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BUYING LARGE QUANTITIES OF BEEF



When your neighbours recently announced their intention of buying a side of beef because it was economical, you immediately thought you should do likewise. But when you started to look into the matter, you discovered there were some pros and cons to the plan.

There are three alternatives available when purchasing beef: buying a side or a quarter; buying wholesale cuts such as the loin, hip or chuck; or buying retail cuts.

Buying a side or a quarter

When you buy a side or quarter, you get a variety of cuts, some tender and some less tender. Be prepared to use *all* cuts, from steaks to stewing beef, if you want a bulk purchase of beef to be profitable. If your family will only eat tender cuts, from the rib and loin section, there is no point in buying a side or front quarter. Less tender cuts, from the chuck, shank, brisket, plate and flank can be just as tasty as more expensive cuts if cooked properly. Are you willing to take the time to cook these cuts by slow, moist heat — stewing, braising, pot roasting or pressure cooking?

When buying meat for the freezer, remember you are paying for the hanging weight of the carcass — the weight before the meat is cut and the bone and the fat trimmed. There will be approximately 25 per cent waste. For example, the approximate weight of edible meat on a 300-pound Canada A1 or B1 side of beef is 218.3 pounds (72.8%). The remaining 81.7 pounds (27.2%) include fat, bone and waste trimmed away during cutting. Weigh all the pieces you have bought to make sure you have the quantity of beef paid for, allowing for waste.

An easy way to figure out what you are actually paying per pound of meat is to use the following equation:

$$\frac{\text{Price per pound}}{\text{Pounds of Beef actually received}} \times \text{Side or Quarter weight}$$

A front quarter has a higher proportion of less tender cuts than a hind quarter. Therefore, a front quarter may sell at 10 to 12 cents less per pound than a side, and a hind quarter may sell at 10 to 15 cents per pound more than a side.

Check to see if the price of cutting, wrapping and quick-freezing is included in the cost per pound you were quoted. Quick-freezing ensures the quality and safety of the meat. If the butcher does not have the facilities for quick-freezing, make sure you have adequate space to do so before buying in bulk. You cannot freeze more than 50 pounds of meat in a 16 cubic foot freezer in twenty-four hours.

Buying a wholesale cut

If you are not interested in all the cuts that come with a side or quarter, or if your freezer storage space is inadequate, consider buying a wholesale cut.

Since many consumers are unfamiliar with cuts of meat, Agriculture Canada has issued a leaflet entitled "Beef Cuts". It illustrates all the wholesale cuts, and the retail cuts and their cooking methods. To help those who are buying in bulk, there is a chart with yields from a 300 pound Canada A1 or B1 side of beef, plus information on the grading system. Free copies of "Beef Cuts" are available by writing to Information Division, Agriculture Canada, Ottawa, K1A 0C7.

Choose wisely

If you purchase a side, quarter, or wholesale cut, make sure you are dealing with someone who is honest and experienced in the beef business. It is difficult for the average consumer to judge if he or she is getting a good deal on the bulk purchase.



If you are purchasing from the butcher, make sure that the side, quarter, or wholesale cut is marked with the "Canada Approved" or "Canada" stamp. This guarantees that the meat has been checked by Agriculture Canada inspectors and is fit for human consumption. Grading is your guide to quality. If the meat has been graded by an Agriculture Canada inspector, it will have a brown square mark on the main wholesale cuts of the carcass and a ribbonlike grade mark appearing on each wholesale cut. The colour indicates the grade: Red, Canada A; Blue, Canada B; Brown, Canada C; Black, Canada D.

Freezer storage

The length of time beef can be frozen varies with the type of cut, the method of wrapping, and the freezer temperature. If roasts and steaks are wrapped in airtight packages, they will retain their quality for 10-12 months at -18°C (0°F) or lower. Ground beef keeps two to three months.

Now that you have considered all the pros and cons, it's up to you. Will you buy a side? a quarter? a wholesale cut or a retail cut?

HOME HEATING



Many countries envy our resources. As for us, we tend to take them for granted, and now find ourselves on the verge of an energy crisis.

Winter will soon be upon us and since home heating represents a good percentage of the family budget, we should take steps to reduce its cost.

There are many ways of avoiding heat losses, but the ones discussed here are the most important.

Heating unit

Have a heating expert check your furnace and associated equipment once a year. Ask for a general assessment regarding the condition of the heating unit, with a view to avoiding major problems (and expense) by rectifying small ones. Part of this annual check-out should include a "fine-tuning" of the heating system to ensure that the unit itself operates at its maximum efficiency.

Insulation

The greatest heat loss is usually through an inadequately insulated attic. Therefore this is the first area of priority, especially when it involves work that the homeowner is likely to be able to do himself. Six inches of insulation above the ceiling (in the attic) is a good measure to strive for.

Other areas of the house should be checked for adequate insulation as well. For example in that recessed area in the basement between the top of the foundation wall and the underside of the ground floor, batt type insulation or styrofoam sheet works well.

If you own an older home, be sure to check the quantity and quality of *all* insulation. If it turns out that deficiencies exist, you may need the assistance of a contractor in insulating those hollow outside walls.

Filters on forced-air systems

These filters, which clean the air before it's circulated throughout your house, should be changed at least once a month during the heating season. As an easy reminder, try to do this at the beginning of each month.

Humidification

When the air in your home is too dry, you will probably have to turn the thermostat up in order to feel comfortable. If there is sufficient humidity in the air, it takes less heat to be comfortable. So, a humidifier, installed either as part of the forced-air system on your furnace, or as a free standing unit in the living area, will allow you to achieve comfort at lower temperatures.

Lower thermostat setting

You may be able to lower the temperature in your house even further if you are prepared to experiment. Each degree will cut fuel consumption by two to three per cent. Try lowering the setting slightly each day and note your reaction and that of your family. If only one person in the house feels it's too cold, then he should be asked to wear a sweater. Don't turn the heat up, or stop your experiment just for him.

Storm windows and doors

If your home, especially if it's an older one, does not have storm or double-glazed windows, then you should look into the possibility of having them installed. Storm windows should fit snugly, and all cracks or seams should be caulked to reduce drafts.

A check of all storm and exterior doors will tell you whether or not you need any new or additional weather stripping.

Clear plastic sheet is an effective and inexpensive way to cover basement windows, if you don't have storm units for them. And, don't forget that loose window panes can let heat escape from your home as well. Check the condition of putty and re-seal if required.

Empty flue clean-out

This will ensure that a build-up of soot does not occur at the bottom of your chimney.

Fireplace damper

Most fireplaces are equipped with a manual damper system designed to regulate fireplace operation. When the fireplace is not in use, this damper should be completely closed, so that warm air from your house does not escape up the chimney.

Service agreements or contracts

Most oil and gas companies offer their customers home heating service agreements or contracts which cover the repair or replacement of most of the major mechanical parts on heating equipment. The service may also include the annual check-up and conditioning. HOWEVER, we suggest that you shop around before deciding on what plan you choose. The important thing is to find out everything you can about each company's program, and we suggest that you pay close attention to the following:

- Which replacement parts are covered by the plan and which aren't?
- Are labour charges for the repair or replacement of parts covered under the plan, or are they the owner's responsibility, and how much does the company charge per hour?
- Are free emergency service calls provided as part of the contract or agreement?
- Don't take anything for granted. If you are in doubt about any aspect of the company's service plans or agreements, ask a representative for clarification — BEFORE you accept.
- Keep in mind that most of these plans are available only to the companies' fuel customers. If you reach a decision to accept a service plan offered by an oil company other than the one who presently supplies your fuel, make sure you haven't signed a fuel supply agreement which allows you to switch companies only at the expiry date of that agreement. In short, you may have to wait until your present obligations are met before you agree to take on new ones.

The final decision is up to you. Just make sure you are satisfied in your own mind that you know all the terms of the agreement, and what it's costing you.

In short, remember that the time has come for us all to adopt a more cautious and more intelligent energy consuming attitude. To save energy is to save money.

OH! THAT MINT GREEN VELVET!



You spent the afternoon shopping for upholstery fabric. You saw some "absolutely beautiful" mint green velvet. You just loved it — and really wanted to buy it — but, you were supposed to be shopping for fabric to re-cover the chesterfield in the family room.

Now, a couple of hours later, you think to yourself "mint green velvet" on the chesterfield in the family room, with the kids, the dog and the cat re-playing last year's Grey Cup game on a day-to-day basis. No way!

"But, for recovering the French provincial chair in the bedroom, mint green velvet would be perfect."

Congratulations! You have just successfully passed a basic test in the correct choice of upholstery fabric — performance is just as important as appearance.

Since upholstery is usually the single most expensive portion of covered furniture, you will want to get full value for your money. So the more you know about fabrics, the more likely you will be to choose wisely.

Performance

The fabric you choose for a family room chesterfield will have to be durable and easy to maintain, while the fabric for the chair in the bedroom will not have to stand up to the same constant wear.

Fabrics in light colours soil faster than in darker colours and therefore might not be a good choice for the family room.

When choosing a fabric, look closely at the weave. Loosely woven fabrics or fabrics with long loops, will wear or pull more easily than smooth, tightly woven fabrics. Loosely woven fabric would not be as practical as tightly woven fabric in a family room. However, it could be very effective in a living room which is used only for entertaining guests.

If your living room is a dual purpose room, used both for family TV viewing and entertaining, do not restrict your fabric choice to a single purpose. You will need durable, easy to keep clean fabrics which will also look elegant enough when you are entertaining.

While it pays to buy the best quality upholstery fabric you can afford, remember that price alone does not guarantee long wear. Velvets and fine silks, for example, will not wear as well as cotton or man-made fibre fabrics.

Fabrics made from man-made fibres, such as nylon and olefin, are relatively high in their resistance to abrasion and soil. When choosing light-coloured or elegant, less durable fabrics check the label to find out if a special finish has been added to the surface which will resist soil, food, beverage and other spills.

A knowledgeable salesman in a reputable store can tell you about the different finishes and what each of them can and cannot do.

Pile fabrics, those with raised surfaces, generally will soil faster than flat fabrics with relatively smooth surfaces. Characteristics of fibres used in upholstery fabric will help you to decide which fabric is most suitable to your needs.

These characteristics are easy to learn. Write for a pamphlet entitled "Look At That Label" to: The Consumer, Box 99, Ottawa/Hull, K1N 8P9. While not dealing specifically with upholstery fabrics, this pamphlet does define the major fibres on today's market. It describes each fibre's characteristics and suggests care methods.

Appearance

Having given performance careful thought, your next step is to choose colour and pattern.

The colour scheme you choose will not only set the mood and atmosphere of a room but will also have an effect on the people who use the room. Yellows and oranges make a room bright and lively; soft blues and greens make a room tranquil and restful.

When looking for a print, choose patterns which are on the right scale for the room and are also suitable in mood. There is no decorating law which says you can't use more than one print in a room. However, the patterns should be compatible since the overall appearance of the room should be unified. If you are not sure that two prints, which you like, can be effectively placed in one room, remember, that too little design may be better than too much.

COLOUR TV'S

If you're in the market for a colour television, you will want to be sure the set you purchase will give you many pleasurable viewing years.

Independent picture quality and electronic tests of today's sets have generally shown that sets in specific categories give similar performance.

Modular solid-state design, newly developed types of picture tubes, and more concise tuning have improved today's colour television sets.

Modular solid-state designs, used today by most manufacturers, afford greater dependability, cooler operation, more consistent picture quality and relatively less complicated servicing and repairs . . . besides using less than one-half the electricity required of other sets.

Before buying your set, consider the size of the screen. Remember that the part of the screen covered by the "mask" or the "frame", which surrounds the picture tube, is generally included in the measurement in Canada.

Be certain that the set you choose will fit the spot into which you plan it to be placed. The exterior sizes, especially the depths, of television sets vary considerably. If you have children, make sure the construction is strong and sturdy.

Dials mounted on the side or the rear of the set may be impractical if you plan to place your set between other objects. And for the younger generation, ensure the controls are not only simple to operate but also unlikely to fall apart if subjected to a bit of rough handling.

Remember that differently styled cabinet models within a given brand name may differ significantly in quality unless their frames are very much alike. Differences in the design of the cabinet can also alter the sets' sound.

Tone quality among sets does vary and you should listen carefully to each set. Increase the volume to see that the audio-output is reasonably free of distortion until two-thirds of the volume control has been reached.

Check the size and position of the speaker — a four-inch diameter or a three-by-five inch oval is likely to be the minimum size which will provide reasonably satisfactory sound quality. The speakers facing forward will probably be more advantageous than those facing the side or top.

When viewing different television sets compare several aspects of the images projected on the screens.

Independent studies generally consider that: a set's brightness should not wash out, even in a brightly-lighted room; the contrast should be able to show changes in the contour of objects which, along with other subtleties, can give the picture a three-dimensional appearance; crispness of outlines, firmness of detail, and sharpness of the horizontal scanning lines are important to picture clarity.

Compare pre-set fine tuning and the instant-on feature before deciding on your television set.

Pre-set fine tuning and instant colour controls, while certainly a convenience which usually works well, must be aligned perfectly in the factory or else the pre-set button may not produce the best colour balance of which the set is capable.

The instant-on sets are fed a low voltage continuously, even while they are switched off, so they will give you a picture within ten seconds. While these sets may lead to a small increase in your electricity bill, they will prolong the life of your set by sparing the tubes the shock of high current rushes. You have to remember, however, to eliminate this continuous voltage if you're not using your set over an extended period of time.

Make sure you understand the warranty or guarantee. Know the precise coverage of different parts and the length of time that the guarantee remains in effect.

Note if carry-in service is specified or if home service is included during the warranty period. If carry-in service is required, consider your means of transporting the set and the proximity of the nearest authorized dealer.

We Apologize . . .

For our story in the summer issue of "Consumer Contact" on the plentiful supply of preserving lids.

When the story was written, the Department of Consumer and Corporate Affairs had been assured by canning lid manufacturers that the lids would be in adequate supply this year.

But they had not figured on the demand skyrocketing as it did, creating the acute shortage of lids which was felt most in parts of B.C. and southern Alberta as well as in Ontario.

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HALLOWE'EN



Thrills and wide-eyed splendour for children of all ages — that's what Hallowe'en is made of.

That's why Hallowe'en is a time for a little extra caution. No-one wants that night of thrills turned into a night of horror.

Costumes — To See and Be Seen

A child with cosmetics rather than a mask, disguising his face, will find it much easier to see.

And a child attired in a costume of fluorescent material, or at least with long strips of such tape attached to it, will be extremely visible on a dark night.

Traffic Haunts

Hallowe'en night the streets are filled with excited happy children, who sometimes forget even the most basic traffic rules. A parent's gentle reminder of those rules will help relieve the situation, but will not replace the motorist's responsibility of extra caution on this special children's night... or for that matter, the parents' responsibility for ensuring that younger children are accompanied by an adult.

Bird's Eye View

Don't forget that final inspection. Children should be urged to return home before eating anything in their "loot", and have their parents inspect each item thoroughly for foreign objects.

After all, the only ghosts, goblins and witches we want to see on Hallowe'en night are the ones on our doorsteps. You know... the ones with the childish voices calling: "Hallowe'en handouts: Trick or Treat."

IMPORTANCE OF PLANNING A VACATION

Never in your wildest dreams did you see yourself in Rome, or Paris, or London. But here you are, planning an overseas holiday. Well, you are *planning* it, aren't you?

Or are you one of those thousands of Canadians who will return from their vacations disappointed, all because they didn't plan ahead?

Here are a few travel hints to make your holiday an exciting and memorable vacation.

Travel Agents

Most people don't realize that while travel agents don't cost them a cent for regular service, they are a gold mine of advice and service. Travel agents get paid a commission on the tickets they sell and the hotels or other accommodations they book. They will charge for any long-distance calls or cables, though, so contact one well in advance of your trip to avoid these unnecessary expenses. There may also be a charge if you want a complicated tour tailored to your individual requirements.

So the search for a reputable and helpful travel agent is well worth the time. Friends who are seasoned travellers may know of a good agent. If an agent is officially recognized by the International Air Transport Association and by railways and cruise lines, chances are he or she is well-established and reputable.

The ASTA-Canada logo seen in advertisements indicates that the agent is a member of the Association of Canadian Travel Agents, has all the required travel agency connections and has been in the business for at least three years.

Once you have found your agent, it's a good idea to visit him mid-week when there is plenty of time to give sound advice and prepare a well-planned trip, according to your taste.

Package Tours

Package tours usually last one, two or three weeks and feature an inclusive price covering airline





ticket, hotel room, and transfers to and from the airport at the destination. Some offer meals for an additional cost, while others offer such features as sightseeing activities, theatre performances, shows, etc.

Most tours are marketed through travel agencies, who provide you with all necessary documentation (airline tickets, accommodation verification, etc.).

Established legitimate travel agencies are generally reliable in this respect, but it's still a good idea to beware of the deal that sounds "too good to be true" . . . it may not be. Several provinces have consumer protection legislation covering travel negotiations and your province may be one of them. Insurance is available for your return fare, but you must buy it when you book your trip.

Even on a package tour such documents as passports, visas and proof of inoculation are your responsibility but, your travel agent should advise you well in advance of your departure date exactly what you will need.

Although these tours are generally less expensive, they are usually based on two people travelling together. A person travelling alone will probably have to pay a "single" supplementary fee.

Money Saving Hints

Airline tickets and accommodation rates are priced lower during off-season travel periods, so you might want to consult your agent as to the best time to travel.

Travel insurance policies are a good investment and generally moderately priced. These provide sufficient safeguards against most travel hazards, but be sure you understand the limitations of the policy.

Destination

Before you ever leave home, get to know your destination. Articles in your home encyclopedia, books at your local library, brochures, guides and manuals from travel agencies, the tourist board representative of your intended host country and information available from airline companies, will all help you get acquainted with your chosen holiday site . . . a first step to an A-1 vacation.

Now look at yourself. If you suffer from hay fever, why visit a pollen-laden country? If you have experienced heart trouble, a holiday at 7,000 feet may not be a wise vacation choice. A medical check-up is not a bad idea.

Duty Free Stores and Customs Regulations

Some articles, like brand name cameras can sometimes be obtained at Canadian department stores at lower prices than at duty free shops. So it pays to shop carefully and have a good idea of domestic prices. The best bargains at duty free stores are cigarettes and liquor and items whose regular prices are generally well-known. You can only bring specific amounts of any given item into Canada without paying customs duties, however, and it is wise to find out these customs regulations before you leave on your trip.

Final Words of Caution

Pickpockets and thieves know all the busy places where tourists congregate . . . beaches, nightspots, railway stations and airports. They would like to get hold of your possessions and your money. That's one reason traveller's cheques are a wise investment.

Tourists are advised to observe local customs in the host country and to act responsibly so as to bring credit to themselves and their fellow travellers. Always remember that you are a guest in your chosen holiday country, even if you are paying for the privilege. And that, quite often, the people abroad will judge the whole of Canada by your own actions. BON VOYAGE!

MAINTAINING A WARDROBE



Now that we have traded those "lazy, hazy, crazy days of summer" for the faster pace of winter, we're made even more conscious that clothes shopping is a year-round chore.

With the brighter colours and the wider selection of fabrics on today's fashion market, that "chore" carries an even greater appeal than it did in the past.

Yet what can take more joy out of maintaining a wardrobe than the discovery that the "real bargain" turned out to be a shoddy piece of merchandise . . . or that the "costly but absolutely divine outfit" has lost its spark (not to mention its starch) after one wash.

The place to avoid such disappointments is right at your clothing store . . . before you part with your hard-earned money.

There the construction of an outfit is displayed for the wise and prudent shopper to inspect.

The prints, patterns and threads should be well-matched; the seams even in width, flat and either pinked or overcast; and the stitching small, neat and secure.

The closings should be neat and flat; the button holes flat with reinforced ends; and the hooks, eyes, snaps, buttons and trims securely attached. The lining, interfacing and trim should be able to withstand the same care treatment as the main fabric.

Then there are the labels. Each article of clothing should sport a label naming the fibres contained in the fabric by their family or generic name and the percentage of those fibres in the fabric. If you have complaints about the garment and fail to receive satisfaction from the retail store, you may want to go directly to the manufacturer. The label will identify the manufacturer by name and address or identification number. If an identification number is used, you may obtain the particular dealer's name and address by writing to: "The Consumer", Box 99, Ottawa/Hull, K1N 8P9 or the regional office nearest you.

Remember that names refer to "families" of textiles such as acrylics or nylons. All members of these do not behave the same. For example some may be safely washed and ironed, while others would be damaged by these processes.

And though, we were all glad to say goodbye to the days of soap, suds and elbow grease necessary to make clothes "sparkling clean" how do you take care of the variety of fabrics now on the market?

A care label, giving instructions in coloured symbols, may be attached to your garment. These symbols tell what should or should not be done about washing, bleaching, drying, ironing or dry cleaning your clothes.

Not all clothing manufacturers participate in the voluntary care labelling program however, and it's up to consumers to urge manufacturers to take part in the program. Meanwhile, a pamphlet entitled, "Look At That Label", available free of charge from "The Consumer", Box 99, Ottawa/Hull, K1N 8P9, will tell you the characteristics, performance and care of most modern fabrics on the Canadian market. But you must take into account the trim and construction of the garment before taking this booklet as gospel.

DO-IT-YOURSELF

If you're surprised to discover that there are other types of screwdrivers than the orange juice and vodka variety, then you're probably not a home handyman or woman.

Yet the do-it-yourself handyman not only saves money, but feels a special glow of satisfaction at a job well done.

It's fun too, if it's approached with just the proper combination of enthusiasm and careful planning.

But planning is a must for even the simplest home construction projects. Cost estimating and working sketches make short work of difficulties and increases the usefulness of finished projects.

There may also be local bylaws affecting construction or renovation projects, so it is wise to check with authorities. You may find you need a building permit before starting your remodelling project.



Most retail lumber or hardware outlets have brochures on "how-to-build-it", no matter what it is you want to build. Most construction companies, lumber stores and contractors will also be glad to give you construction advice.

Although it may seem confusing at first, there aren't really that many terms in lumber frame construction, so it's a good idea to be familiar with at least the most common of them — joists, studs, rafters — and be able to correlate these with common nominal lumber sizes. That way you'll be a little more knowledgeable when you're confronted with lumber purchasing.

One constantly in contact with lumber dealers, such as a building contractor or an experienced handyman, can set you on the proper track in the search for a reputable dealer, and most would be happy to tell you where to do your lumber shopping. Remember though, the general rule of comparison shopping still applies.

So now, you're standing in the lumber yard surrounded by all different types and sizes of wood. Where do you go from here?

Well, it's helpful to know that the "nominal" size and the "actual" size of lumber differs. For example, a 2 x 4 measures approximately 2" x 4" after it has been rough sawn from the log at the saw mill. Subsequent dressing and drying operations account for a reduction in thickness and width dimensions. So the "actual" size of the 2" x 4" will be about 1½ x 3½.

Well, at least you can be assured that Canadian standard lumber, rough or dressed, is graded according to standard rules across Canada. It is normally grade-stamped under the direction of agencies certified by the Canadian Lumber Standards division of the Canadian Standards Association (CSA). CSA also specifies minimum thickness and width dimensions for dressed lumber.

This grade-stamped lumber is your guarantee of quality and moisture. But the grade for one particular job is not always suitable for a different job. A dealer will advise you which is best suited to your needs.

Although framing lumber is derived from 13 different types of softwoods, it should make your heart feel better to know that nothing has been known to fall down because of the inherent weakness of one species over another.

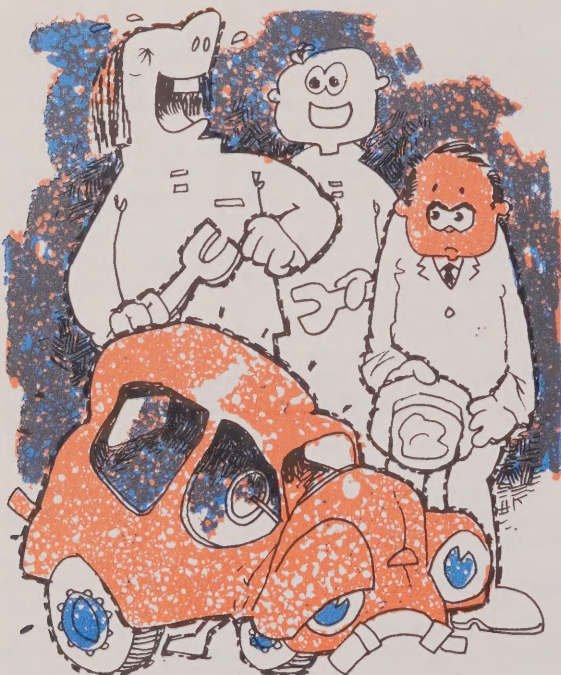
Although some species may be slightly stronger than another, all are suitable. If you buy the species local to your area, you will not have to pay freight charges. After all, it only stands to reason that asking for an eastern spruce 2 x 4 in a Vancouver lumberyard is tantamount to ordering a pizza in a Chinese restaurant.

Once you begin working on your project, take your time and take careful measurement... the surest way of getting your building square, level and plumb.

And expand your equipment at a pace which matches your increasing interest and ability in the handyman world.

Then the next time you're looking at a screwdriver, it might be when you're putting the finishing touches on your home-made recreation room.

CAR REPAIRS



No-one likes to have a car repaired, and least of all the disgruntled customer who finds himself face-to-face with a large repair bill.

A sneaking feeling that the car had no right to break down in the first place doesn't add to peace-of-mind. But time rears its ugly head on even the most sturdy of vehicles, and the automobile owner is

faced, not only with the need to maintain but also to repair his car.

Few car owners, however, have the personal mechanical skills to perform these functions, so the search for a competent mechanic begins.

This search should concentrate on a good garage that will hire good mechanics. Advice from the industry suggests that a garage can be judged by its neatness and the general alertness of its employees, as well as by the recommendation of its customers.

In Newfoundland, Nova Scotia, Prince Edward Island, New Brunswick, Quebec, Ontario, Saskatchewan and Alberta, mechanics must have a certificate of qualification in order to practice. In Manitoba, British Columbia, the North West Territories and the Yukon, this certificate is voluntary.

Journeyman mechanics across Canada can qualify for the Red Seal interprovincial certificate, if they score at least 70 per cent on an examination set by the Interprovincial Standards Co-ordinating Committee. The Red Seal, which is attached to the provincial certificate of qualification, not only indicates that a mechanic takes his trade seriously, but also means he meets national standards (in some cases higher than provincial ones).

If you want good mechanical workmanship, it is wise to ask to see this certificate of qualification.

Once you've found a garage, it is better to trust it with small jobs first. If these jobs are performed to your satisfaction and within the agreed price, then you're ready to trust it with something a little more complicated.

It is wise to note your odometer reading when you bring your car in for repairs, and compare the mileage when your vehicle is returned. This will show if the car was either road tested by the mechanic or used for other purposes.

Far better to give the mechanic a detailed description of the symptoms in your car, than to diagnose a problem. Let him worry about that.

He will give you an estimate of the repair costs on your car. But an estimate is just... an estimate. Like a surgeon when operating, once a mechanic gets into the body of your car, he may find additional problems.

But any reputable garage will not begin any major repairs until it has received your authorization... even if this causes some inconvenience to the shop.

The mechanic should, however, be told not to undertake any major repair unless the customer gives his authorization by phone or in writing. Keep a record of service and repairs on your vehicle.

If you're unsatisfied with the mechanic's job, or you feel there's too great a discrepancy between the estimate and the bill, you can always return to the shop and request explanations and maybe have the situation rectified.

You may also be interested in joining a provincial or national motor league organization. Your telephone directory can direct you to the one in your locality.

Some of the distaste of having a car repaired should disappear in the knowledge that it is being repaired competently. Maintaining a car like everything else isn't cheap these days. But it doesn't hurt quite so much, if you know you've at least received your money's worth.

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TOYS



Toys...toys...and more toys. Big and small... elaborate and simple... expensive and inexpensive.

Each package, adorned in bright Christmas finery and placed lovingly under the Christmas tree, is meant to bring that happy combination of joy and surprise to a little girl or boy.

And what can bring more happiness to that special little someone than a toy. Unfortunately, however, these gifts of love can also spell DANGER to a child.

Whether it be a simple teddy bear or a sophisticated chemistry set, the Department of Consumer and Corporate Affairs is aiming for toys which are free from both hidden and obvious hazards.

The department regulates toy design and prohibits the sale of those which are in themselves dangerous. But it can only ensure that the toys under your Christmas tree meet certain safety regulations. Almost any toy can be dangerous if used improperly.

A toy that is safe in the hands of an older child may not be safe in the hands of his younger sister or brother. To overestimate the abilities of your child can be physically dangerous. And, don't forget that a

toy too advanced for a child will frustrate him, while one too simple will simply bore him.

Quality rather than quantity should be more important when choosing toys. A toy should be evaluated for its durability and for its potential hazards.

The Canadian Toy Testing Council, a voluntary organization established in 1952 to acquaint the consumer with better quality toys on sale in Canada, and to improve the production of those unsatisfactory toys, tests toys for quality and play value.

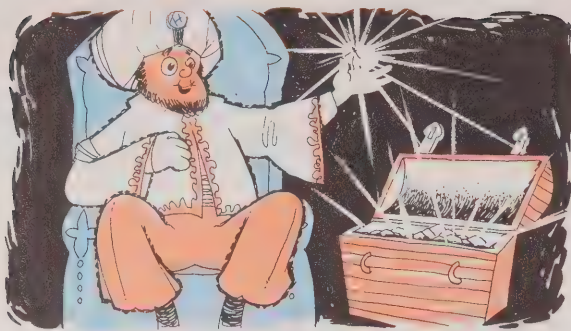
The Council has available free of charge, in limited quantities, two informative pamphlets: "Tips on Toy Buying" and "Little Gifts for Big Occasions." It also sells for \$1.00 a cumulative list entitled "Good Toys", in which toys currently on the Canadian market are categorized according to age and type.

These publications are available by sending a self-addressed stamped envelope to the Canadian Toy Testing Council, Box 6014, Station "J", Ottawa, K2A 1T1.

"Wonder if the kids will guess what's in that big box under the tree?"



A FRAGMENT OF ETERNITY



Diamonds have inspired many emotions over the centuries... greed, loyalty, faith, hate and love.

Diamonds have been worn as part of royal and clerical robes; used as the basis of national treasuries; flaunted as an example of affluence and chosen as a symbol of love in the form of gifts of necklaces, pins and particularly engagement rings.

Discovered in India sometime between 800 and 500 B.C. diamonds were awarded the honour of a proverb by the Hindu people: "He who buys a diamond, buys a fragment of eternity."

How true! As the hardest substance known to man, diamonds take centuries to develop and once mined and cut will last your lifetime and the lifetime of generations to come after you.

At first, diamonds were available only to royalty and the clergy. Then, to wealthy merchants of the medieval period, the Renaissance, the 18th and 19th centuries... until today when the purchase of a diamond is much more common. However, many people will buy only one diamond in their lifetime... the diamond in an engagement ring. It is vitally important, therefore, to get the best diamond available at the price they want to pay.

If you're at such a period in your life when diamonds mean "forever" you'll want to get something which is really for ever. How do you do this?

Before you even enter a jewellery store you can do some homework. There are many books and pamphlets available on diamonds. Excellent information is available on request from: The DIAMOND INFORMATION CENTRE, P.O. Box 3000, Willowdale, Ontario, M2N 5T5.

Once armed with some basic information on diamonds, choose a reputable jeweller in your area and discuss your planned diamond purchase with him. He will appreciate the fact that you have learned about diamonds and will be happy to discuss the various merits of different diamonds at different prices.

Knowing what you are talking about and knowing what you want, will make both his and your job easier when you choose your diamond.

The difference between apparently similar diamonds and therefore their price, which can vary by several hundreds or even thousands of dollars, is based on what the diamond industry calls the "Four C's"... Carat, Colour, Clarity and Cut.

Carat — this is the word used to describe the weight of a diamond and is derived from "carob" seeds used to balance scales in early times. Each carat contains 100 points, therefore a diamond con-

sisting of 25 points or 50 points would be referred to as a $\frac{1}{4}$ carat diamond or a $\frac{1}{2}$ carat diamond respectively.

Colour — although most of us would think of a diamond as being "white", most diamonds have a tinge of colour, very slight, but just enough to give the diamond a warm glow. Completely "white" diamonds do exist but, they are extremely rare and priced accordingly.

Clarity — Because they are a product of nature, most diamonds have natural imperfections, such as lines or bubbles. Such flaws or "inclusions" as they are called may not interfere to any degree with light passing through the stone and therefore will not affect its beauty. Still, the fewer flaws in a stone the greater its value. People sometimes use the expression a "flawless" diamond. A "flawless" diamond, one that shows no imperfections to a trained eye under 10-power magnification, in good light, is rare and understandably expensive. Your jeweller will show you any inclusions that may be in a diamond you are considering.

Cut — diamonds are valued for the way in which they react to light and appear to give off "fire" and "brilliance". Cut can refer to the arrangement of the facets on the diamond which allow it to play with light or it can refer to the actual shape of the diamond. While there are many different shapes of diamonds possible, the five most popular are (as seen in the diagram below): round, oval, pear, marquise and emerald.



Knowing some of the expressions used above and what they mean, will make it easier for you to understand what the jeweller is talking about and what you are getting for your money. Reputable jewellers will encourage you to hold the diamond up to the light in order to see its fire and brilliance. They are proud of their diamonds and they want you to be proud of the one you buy from them.

When you have chosen the diamond which is right for you, ask the jeweller to give you a signed and dated receipt stating the weight of the gem, shape and price and nature of the jewellery — this will guarantee its quality and be very useful for insurance purposes.

Throughout this article we have used the word "reputable" to describe the type of jeweller or retailer from whom we should buy diamonds. This word can not be stressed too much. We should be wary of any offer which promises a valuable, even heirloom, diamond at a bargain, especially those "unbelievable bargain" ads in the classified columns of newspapers. The old adage still holds true: "... we should not expect something for nothing..." Look for a jeweller displaying the Canadian Jewellers Association symbol. Members of the CJA are required to meet this national organization's standards.

So, the next time someone offers to sell you a 10 carat diamond for "only \$500 cash" tell him you already have a "fragment of eternity" and are not really interested in a hunk of glass.

MEAT SUBSTITUTES

Today, because of ever-increasing prices, it is more important than ever to know the nutritional value of foods you buy so that you can substitute with less expensive ones having the same nutritional value.

Our diet contains proteins, fats and carbohydrates. All three are necessary to stay healthy. Proteins are very important because they are used in the formation of body tissue, and since the body does not store them, a daily intake is necessary.



Animal proteins are high quality proteins. However, now that meat has become so expensive many Canadian consumers are looking for cheaper substitutes such as eggs, cheese, fish, cereals and soya beans.

Eggs are an important source of protein and provide, in addition, vitamin A, thiamine, riboflavin and iron. Three eggs are needed to take the place of one serving of meat.

The various grades of eggs are now identified by new labels. Look for the maple leaf on the package which indicates whether the eggs are Canada A1, Canada A or Canada B. Canada C eggs are not sold in retail outlets.

As cheese contains the most important nutritional elements protein, riboflavin and calcium — it should also be a regular part of the menu. One ounce of cheese has the same protein value as a large egg or three quarters of a cup of liquid milk.

Fish is an excellent source of protein. "Canada's Food Guide", published by the federal Department of National Health and Welfare, lists fish as one of the principal foods providing high quality proteins necessary for growth and maintenance of health.

The more expensive sea foods, such as lobster, crab, shrimps, scallops, and oysters, are also good meat substitutes, as well as sardines and cottage cheese.

Fish also supplies fats, vitamins and mineral salts. High-fat fish contains a little vitamin A and a lot of vitamin D, while lean fish contain neither one nor the other. Like meat, fish is a good source of niacin; it also provides useful amounts of riboflavin, and is rich in iodine and, generally, in fluorine and phosphorus.

Nuts contain protein but as few are normally eaten at one time, their contribution is usually relatively small.

Peanut butter can be an important source of protein and vitamin B when eaten in large enough amounts.

Similarly, dried beans, soya beans, peas and lentils (leguminous plants) are important sources of protein when eaten in appreciable amounts.

Some foods complement each other when eaten at the same time. For example, macaroni and cheese, cereals and milk, bread and peanut butter, bread and pork and beans.

Information on how to serve nutritious meals while using less meat is given in a new booklet entitled "Easy on the Budget", published by Agriculture Canada, 930 Carling Avenue, Ottawa, Ontario, K1A 0C7. Included are recipes for eggs, cheese, meat, beans, peas and lentils, as well as for economical desserts.

A balanced diet is an important investment in your family's health.

CONSERVATION OF ENERGY

Have you ever considered that by the year 2000 we may not have enough sources of energy to satisfy our needs?

Canadians consume a lot of energy. One could even say that they waste it. The number of electrical household appliances, television sets, radios and gadgets we use, houses and apartments we heat, factories and industrial enterprises we operate, cars and trucks we drive, and airplanes we take, would astonish our ancestors.

Energy can be of many forms and they are all important: oil, gas, coal, electricity and solar energy.

Last autumn, the Department of Energy, Mines and Resources launched a campaign to make Canadians aware of the limits of their energy resources.

You might be inclined to say, "It's not my problem." But this problem does concern every one of us. Everybody can and must do his share. Our future is at stake.

By acquiring good habits at home not only can you save a lot of energy, but you can save as much as \$100 per year! For energy costs money.

The Department of Energy, Mines and Resources recently published a 160-page booklet entitled "100 ways to save energy & money in the home." This illustrated and easy-to-read publication includes information on how to fix a dripping tap, how to clean furnace filters and how to insulate windows properly.

You can obtain this booklet, free of charge, by writing to:

"100 ways to save energy & money in the home"
P.O. Box 3500, Station C
Ottawa, Ontario
K1Y 4G1

OH OUR ACHING BACKS! WE'RE 100 YEARS OLD

July 1, 1975 marked the hundredth anniversary of the proclamation of federal government acts respecting weights and measures and gas inspection in Canada. But, how many people are aware of their rights or the protection that they are afforded under either of these acts?

For example, how many people are aware that inspectors check the accuracy of such items as butchers' scales, gas pumps, electricity and gas meters, commercial scales, fuel tank trucks and a wide range of other weighing and measuring devices.

Yet, inspectors have been on the job ever since 1875 when the first weights and measures inspectors and gas inspectors were appointed. (Electricity did not exist commercially at that time, hence an act covering electricity inspection was not passed until 1894.)

From the modest number of inspectors appointed immediately after the acts became law, the inspection staff has increased to some 475 today. Every year, they inspect close to 300,000 weighing and measuring devices and 1,400,000 electricity and gas meters.

The main aim of the first Weights and Measures Act was to provide for uniformity of weights and measures throughout Canada, to legalize the use of the metric system, and to make provision for the inspection of weighing and measuring devices used for legal trade. The Gas Inspection Act sought to provide a uniform standard for the measurement of gas sold and supplied for lighting, heating and other purposes, to regulate the illuminating power of such gas and its purity, and to provide for the inspection and stamping of all gas meters.

The modern Weights and Measures Act, Gas Inspection Act, and the Electricity Inspection Act, are administered by the Department of Consumer and Corporate Affairs. The inspection staff across Canada examines all weighing and measuring devices approximately every two years, and all electricity and gas meters approximately every seven years. In all, the Canadian government will have spent about \$8 million during 1975 in this inspection activity — a cost of less than 33¢ per citizen per year for such important protection.

At a time when all Canadians are concerned about the availability and cost of various forms of energy, and the cost of food, it is comforting to know that there is an inspection force that checks on energy measurement, short weight and volume in such items as milk, meat and certain package goods, and makes sure that the consumer gets the amount of a product that he or she pays for!

Legal Metrology staff (this is the term applied to all weights and measures, gas and electricity inspectors) are located in 34 offices across Canada. If you have reason to believe that your gas or electricity meter is not measuring correctly, or if you feel that you did not get the quantity of gasoline, milk, meat, vegetables, etc. that you paid for, then contact the nearest office of the Department of Consumer and Corporate Affairs — check your local telephone directory.

If there is no office in your town or city, write to "The Consumer", Box 99, Ottawa/Hull, K1N 8P9.

AVAILABLE CONSUMER PUBLICATIONS

Over the past ten years, consumers have become more aware of consumer problems and in view of the consumer information now more readily available have, by the same token, become better consumers. The very fact that you, for example, are a constant reader of *Consumer Contact* is a proof of this.

With public interest in consumerism increasing every year, consumers are demanding more and more information before they make major purchases. They want up-to-date information on changes in the marketplace. They want to know their rights.

Television, radio, and the news media have attempted to meet this demand. In addition, a variety of publications of interest to the consumer are available. You will find here a selection of them to which interested individuals may write for more information and subscription rates.

The *Canadian Consumer* is the official magazine of the Consumers' Association of Canada. It is published six times a year and reports on performance tests of certain Canadian manufactured goods, as well as featuring reports on specific topics of particular interest to consumers. It is available in both official languages, *Le Consommateur canadien* being its French counterpart.

Consumer Reports is published monthly by Consumers Union of the United States. It provides its readers with information and advice on consumer goods and services. Product testing is its major concern. It is available in English only.

Requests for information on the *Canadian Consumer*, *Le Consommateur canadien* or a joint subscription to the *Canadian Consumer* and *Consumer Reports* should be directed to the Consumers' Association of Canada, 251 Laurier Avenue West, Room 801, Ottawa K1P 5Z7.

Consumer Interest is a quarterly newsletter which contains comments on books, pamphlets, films, resource kits, book reviews and news. This service is designed to keep professionals in the consumer field up-to-date. The newsletter is available in English only. Information and subscription rates may be obtained by writing to *Consumer Interest*, College of Family and Consumer Studies, University of Guelph, Guelph, Ontario N1G 2W1.

N.A.P.O. INFO is published nine times a year by the National Anti-Poverty Organization. It discusses topics related to income, cost of living, consumerism and consumer law across Canada. It is a bilingual publication.

Those who wish more information and subscription rates should write to the Editor, N.A.P.O. INFO, 196 Bronson Avenue, Suite #300, Ottawa, Ontario K1R 6H3.

Le Réveil du Consommateur is the official voice of the "Institut de promotion des intérêts du consommateur". It reports on product testing and matters of current concern to consumers. It is available in all the Cooprix stores in Quebec and in some Caisses populaires, and published in French only. For more information write to "L'Institut de promotion des intérêts du consommateur", 600 est, boulevard Métropolitain, Suite 106, Montréal, Québec H1S 1B2.

Your provincial government may also publish a consumer bulletin on a regular basis. Find out if there is such a publication available in your province.

consumer CONTACT

EXCHANGING AUNT MARY'S SWEATER

• EXCHANGE • ÉCHANGE •



During the holiday season hundreds of thousands of gifts are bought, given, received... and a few days later, a lot of them are exchanged.

Gifts bought well in advance and after some thought and information such as, "blue is Aunt Mary's favourite colour and her size is 36", will steer you away from buying a pink sweater in size 40 which would guarantee an attempt at an exchange by Aunt Mary.

Last minute shopping is a traditional part of the holidays but, ideally, should be kept to items other than gifts. Too often we buy a gift which is not exactly what we want or even what the receiver wants but, we buy it anyway with the thought in mind "if she or he doesn't like it they can always take it back to the store and exchange it".

But, can they?

When you buy a gift for someone you enter into a simple contract with a seller: you agree to exchange your money for an item the seller owns and he, in turn, agrees to exchange his item for your money. You are both equally involved in the transaction. Therefore, neither you nor the seller may cancel the results of this exchange of your money and his item unless both of you agree to do so.

Provided the sweater you bought for Aunt Mary is not defective, misrepresented or offered fraudulently — the only three true grounds on which to justify a refund or exchange — it is unfair to expect a retailer to accept it and return your money just because you made a mistake.

The simple contract you have with the retailer does not entitle you to an automatic exchange or

refund because of a change of mind or an error. Nor does it allow the retailer to ask you to return the item he sold you because he has since changed his mind and, decided he doesn't want to sell it to you after all.

In all fairness, many reputable retailers in this country will accept items returned to the store for a cash refund, an exchange or a credit. But, they are not required to do so by law. They do it out of a sense of good will towards the customer and good public relations for the store.

A good rule of thumb when purchasing a gift or something for yourself, which may not prove to be exactly the right choice, is to ask the sales clerk to explain the store's refund and exchange policy before you actually make the purchase.

It is reasonable for you to expect the retailer to respect such policies, especially when they constitute one of the conditions of sale.

Unfortunately, there are some reputable retailers (and many who are not too reputable) who are uncompromising. They have a firm policy of "all sales final". A reputable businessman will make this policy known to you before a sale takes place.

In the long run the responsibility lies with you, the consumer. It is up to you to determine the store's exchange and refund policy before you buy and, always, keep receipts and original boxes or bags to prove the gift was actually bought in a particular store.

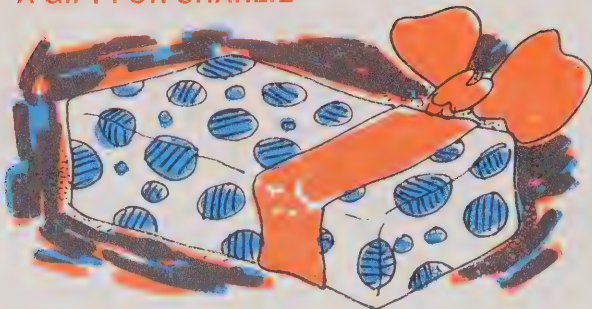
We hope Aunt Mary enjoys many years of fashion and comfort when wearing her size 36, blue sweater and, may your holiday shopping bring joy to you and yours.

TWO IN ONE

Consumer Contact, like the rest of us, was affected by the recent interruption in mail delivery. That is why, today, you are receiving both the November and December issues of *Consumer Contact* in the one envelope. Also, mailing the two issues together, although not originally planned, is very much in keeping with the federal government's announced policy of reducing expenditures wherever possible. The next issue you receive will be dated Winter, 1976.



A GIFT FOR CHARLIE



You have a friend — let's call him Charlie — who moved away a couple of years ago and has since married. His life style has changed and so has his taste in a variety of things.

For instance, he never wears those hand-painted ties you always gave him at Christmas, especially not the bright yellow one with the big slice of pink watermelon, that he was once so proud of — his wife doesn't like it.

Not really being sure about his present tastes, you decide on a gift certificate which will tell him that you still like him but, you're not sure what he likes anymore.

Since Charlie lives out of town, a gift certificate from a local retailer here would only frustrate him unless he is a rather frequent visitor to your city. You will have to think in terms of the large national retail chains and catalogue order houses which have outlets in numerous cities from coast to coast.

Before you begin hunting for a gift certificate for anyone, whether they live out of town or right in your city, call the different stores you might be interested in buying the certificate from and ask each what its policy is on gift certificates. Consumer Contact did exactly that in order to get the background information for this story. It is surprising how much information can be gathered in a two or three minute telephone conversation.

The second surprise was the fact that everyone of the independent, local retailers we spoke with offered gift certificates to their customers. We had known that the major chains offered them but, had not thought they were available from very many independent retailers.

The firms we phoned included national department store chains and catalogue order houses, which carry almost every item you can think of, independent women's and men's wear shops, a china shop, a jewellery store and a sports equipment store.

We also contacted a major credit card firm which just recently had inaugurated a plan whereby card holders could give someone a gift of a dinner at the place of their choice; and a car-wash where gift certificate booklets offer three or six car washes.

Out of the 12 firms we spoke with, only two set a time limit on the redemption of the gift certificates: one set the limit at one year, the second identified the time period on the certificate but, would take a "reasonable attitude" towards redemption of the gift certificate. The others did not have a time limit. The car-wash manager offered the information that just a couple of months ago a customer came in with a gift certificate booklet he had found when cleaning out some papers. When checking the number on the certificate the manager found that it was just over 20 years old. "Even though the price of a car wash has

gone up over those two decades, we still honoured the certificate," he told us.

A similar situation with a gift certificate for merchandise, rather than a service, would work against the customer since, \$20 say, would have bought a lot more in 1955 than it will in 1975.

One of the firms we spoke to has specified amounts for their gift certificates such as \$1, \$2, \$5, \$10, \$50, and \$100. The others said they would make out a gift certificate for any amount and one recalled having made out a \$13 gift certificate for a lucky person.

The jewellery store will even write in the name of the article to be purchased rather than the amount, if the donor wants the price to be unknown. Another store will add a phrase such as "for ladies' wear only". The woman we were speaking with at this particular store explained: "When a husband is buying a gift certificate for his wife he wants her to buy something for herself but, knows that if it isn't indicated on the certificate she might buy something for the kids or the house."

Since the main objective of firms offering gift certificates is that they should be redeemed for merchandise, it was no surprise that all of the firms we spoke with do not redeem them for hard cash, although one firm added that the certificates could be applied on an account payment.

All the firms queried said the certificates were the "same as cash" and therefore a \$10 certificate redeemed through the purchase of a \$7.50 blouse would also provide \$2.50 in change just as if the purchaser had used a \$10 bill. Similarly, a \$10 gift certificate redeemed through the purchase of a \$15 blouse would require the purchaser to add an additional \$5 of her own money. The majority of the firms said the certificates can be redeemed during a sale period.

The national department store chains offer their customers an added service, a gift certificate bought in one store can be redeemed at any of the firm's branch stores anywhere in the country.

Well, there's an overall view of the gift certificate situation in the capital city. But, to be sure in your own area, it is best to make those two or three minute phone calls.

And, as for your friend Charlie, when he receives your gift certificate this year he can go to a retail chain's local store or a catalogue order office and pick out a nice navy blue tie with white dots — which his wife likes! — and his wife will send you her warmest wishes with thanks.

IT'S YEAR-ROUND FOR US

Packaging is a very important and happy event during the holidays as those of us with more enthusiasm than talent wrap colourful paper around gifts, dress them up with ribbons and bows and label them with stickers and name tags.

How would you like to be involved with packaging and labelling all year round? Well, the Department of Consumer and Corporate Affairs is involved 12 months a year as it sets regulations under the new Packaging and Labelling Act and, through several hundred inspectors from coast to coast, ensures that these regulations are carried out by manufacturers and retailers.

The new act, relating to pre-packaged consumer products, regulates the packaging, labelling, sale,

importation and advertising of pre-packaged consumer products. Regulations affecting packaging and labelling of non-foods went into effect in September 1975 and will go into effect for food items as of March 1976. However, products already packaged and labelled before these dates can still be sold with their original labels and, because manufacturers voluntarily changed over to the new labelling system before the effective dates, we will be seeing pre-packaged food products with the new labels and package sizes on the market between now and March 1976.

The act and its regulations are geared to the benefit of consumers by offering greater protection against fraud and deception in packaging and labelling; easier to find and more factual information on labels; greater assistance in the selection and use of pre-packaged products; and it simplifies for consumers the comparison of different brands, sizes of packages and prices.

Under the new regulations the basic labelling requirements are:

- Net quantity — generally the net quantity must be declared in both Canadian and metric units of measurement on the principal display panel of the package (there are exceptions where metric measurements are accepted by themselves).
- Identity of product — the identity of the product will be stated in its common, generic or functional name in both official languages.
- The name and principal place of business of the manufacturer or distributor of each package.

Of special interest to consumers is the fact that the new regulations will cut down the existing variety of package sizes. Containers may be standardized where there is undue proliferation in the number of sizes of a given product in use and where the numerous, different sizes would confuse or mislead consumers. Specific packages have already been established for toothpaste, shampoo, skin cream and lotion.

Misrepresentation of contents will be dealt with under the new act. Photographs or illustrations on food product packages must accurately describe the contents. If a photo shows three pieces of chicken on the package, then there must be three similar pieces inside.

If imitation flavour is used in a product, any illustration or picture of the flavour source (such as a lemon) must be accompanied by a statement on the main display panel that the artificial flavouring has been used.

Slack fill, that gaping area of nothing at the top of so many newly-opened packages, will not be allowed under the new regulations if it is done solely to deceive consumers. However consumers must realize that, due to packaging techniques and settling, they cannot expect all containers to be completely filled to the top.

The new Packaging and Labelling Act, and its regulations, is geared to the department's motto of: "Helping You Get A Fair Deal" . . .

DO YOURSELF PROUD — NOT IN!

Entertaining really speeds up during the holiday season and those of us who are not overly-fussy or "house proud" throughout the rest of the year, suddenly become so. We want our homes to be extra bright, clean and shiny when our guests arrive.

We are fortunate today that there are so many

products on the market which help us and make our house-cleaning task easier than it was for our grandmothers. But, the very ingredients in these products which make house-cleaning easier can perhaps also make us violently ill or cause injury if used incorrectly or because of their chemical content. Tragic consequences can sometimes result for ourselves, our children, our grandchildren or visiting neighbour's children.

The fact that some of these ingredients can be quite dangerous when misused is the basic reason behind regulations under the Hazardous Products Act. Regulations under this act make it mandatory for manufacturers of household products to advise consumers, by means of labels, of the nature and degree of the various hazards through both symbols and words. These must include the following: the proper precautions to take; the name of the hazardous chemical or chemicals in each product; and the first aid treatment needed immediately.

Every year there are about 50,000 cases of accidental poisonings in Canada and about 35% are caused by everyday, normal, household products — children under four years old are the main victims. But, victims also come from the adult group which purchased the products, then used or stored them improperly.

In an attempt to reduce these figures, the Hazardous Products Act and its regulations make we consumers aware of the potential hazards of household chemicals through symbols and statements carried on labels on all such products.

For the safe use of household products we suggest this simple outline of rules:

- Read the labels on all household chemical products and follow the directions carefully.
- Learn the meaning of the Hazardous Product symbols and teach them to all members of your family.
- Let the symbols be your guide for handling and storing these products.
- If an accident occurs, follow the instructions on the container.
- Keep the container with you when you telephone or go for help so the doctor will know what chemical caused the injury.
- Keep emergency phone numbers and addresses near the telephone, ensure that everyone knows where they are — especially your baby sitter.
- Keep household chemical products out of the reach of children at all times — we all know how inquisitive kids are — and never store them in a cupboard under the sink.
- Keep aerosol spray cans away from heat sources such as stoves, radiators and strong sunlight. Never throw empty cans into an incinerator or fire-place because they might explode.

For additional information on the labelling of hazardous products, write to your nearest office of the Department of Consumer and Corporate Affairs or to: "The Consumer", Box 99, Ottawa/Hull, Canada, K1N 8P9 requesting our fact sheets and pamphlets entitled: Stop! And Save A Life; Think Safety — The Spray Generation; Think Safety — Be Safe; Keep Your Family Safe; Protect Yourself; Labelling.

Happy Holidays!

Safe Holidays!

GRANDMA SURE COULD COOK

But, her measuring system was really weird.
A pinch of this, a pinch of that;
A handful of this,
A palmful of that;
About a half a glass of liquid,
Stir and put in a medium oven until light and fluffy.

As a child, watching my grandmother cook, especially during the holidays, was equivalent to watching a symphony orchestra leader bring out the finest in each of his musicians and have them wind up with a superb total performance.

With her inborn sense of measurement, at least when it came to cooking, my grandmother never did bother to measure exactly with cups, tablespoons, teaspoons and their respective divisions of halves, thirds and quarters. Learning the metric system of measurement in the kitchen would not have bothered her in the least — she would have ignored it just as she ignored the current system.

We won't have it quite so easy.

As children we had to learn the traditional system of measurement so that at school, and at home in the kitchen, we could try out our fledgling "gas-tronomic" wings.

Now, we have to learn a second, new system of measurement (at least it is new to those of us who have lived all our lives in North America). But, we have to learn it for Canada has pledged itself to be totally metric by 1980. Our first general step in this direction was taken in April of this year when we changed from Fahrenheit (°F) to Celsius (°C) temperature readings for weather reports. (And, as of last September, rainfall is being described in millimetres (mm) and snow in centimetres (cm).) This new system of measure also will affect cooking and baking temperatures.

However, common sense is an important factor in any new system and it is vital that we do not rush to throw out our traditional cookbooks and measuring equipment. These will be valid in terms of each other for as long as they both shall last.

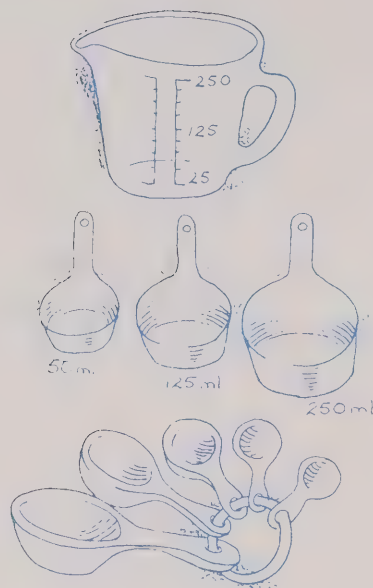
New cookbooks from both private authors and test-kitchen home economists with major food processing firms and different government agencies, as well as recipes in daily newspapers, weekend and monthly magazines will begin, in the near future, to specify metric measurements. For these particular recipes we will need a few new pieces of measuring equipment.

Before we discuss this equipment, let's take a look at the new metric measurement units commonly used in the kitchen. They are:

VOLUME		LENGTH	
millilitre	ml	centimetre	cm
litre	/		
WEIGHT (MASS)		TEMPERATURE	
gram	g	degree Celsius	°C
kilogram	kg		

Once we have these four units of metric measurement — volume, weight (mass), length and temperature — all straightened out, we can purchase our new equipment, all very basic utensils similar to the present ones we are using now and all very low in cost.

Measuring equipment we will need to begin cooking metric are these three inexpensive items:



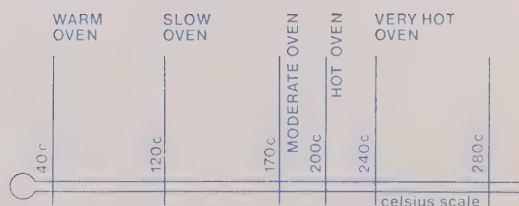
- A 250 ml clear, liquid measure (the difference between this measure and an 8 fluid oz. measuring cup is slightly less than 1 tbsp).
- A three-piece dry measure set of 50 ml, 125 ml and 250 ml.
- A five-piece small liquid and dry measure set usually including a 1 ml, 2 ml, 5 ml (equivalent to a tsp), 15 ml (equivalent to a tbsp) and a 25 ml (a typical coffee measure) measures.

Be sure to get measures in these numbers because they are the numbers in which metric recipes will be written. There are other sizes available, but you will find that these other sizes are not as useful.

If you wish you may also build up a supply of additional metric equipment with a small kitchen scales and an oven thermometer. For the time being, many metric recipes will give a recommended baking pan size in metric lengths such as 20 cm x 15 cm but, for many recipes, we will be able to decide visually as to the correct size of baking equipment needed.

People in the metric field who understand what it is all about, insist that we should not attempt to convert our old recipes into metric units. We should continue to cook and bake traditional recipes with traditional equipment and try our new, metric recipes with metric equipment.

To use Celsius temperatures in our Fahrenheit ovens we can follow a general rule of thumb: double the Celsius figure to reach the approximate Fahrenheit temperature. But, this rule of thumb applies only to oven temperature conversion. Or, we can use a metric (Celsius) oven thermometer. The following chart is a handy guide to Celsius temperatures.



consumer CONTACT

NEW TO YOU



Because of the price of a sparkling new car today many of us are opting for a car "new to us". And the used car market can be a risky place to do business.

Before you begin to shop, you want to know just what it is you're shopping for... what type of car, what size, and how expensive. Used small cars are in great demand now, so it might be worthwhile to look at a larger car which has depreciated considerably (but which may cost more to operate).

Consumer publications will give you some idea of the repair records of various car models.

Once you know what you're looking for and how much you want to spend, your search for a used car can begin in the classified advertisement section of your newspaper or at reputable local dealers. A respectable new car dealer, with a used car lot in the same line as the new cars, may also be a good place to start.

Warranties on used cars vary. Some dealers offer no warranty; others 90 days; and others a 50/50 warranty. So it's worthwhile to compare warranties, while you're comparing car prices.

Generally, it is wise to avoid cars with high mileage (estimate about 12,000 miles per year regardless of the odometer reading, and check for wear on

the clutch and brake pedal — a sure sign of high mileage). You will also want to avoid former taxis, police cars, or rental agency cars.

If you can contact the original owner of the car, you may be able to find out how it was driven and maintained, the types of repairs undergone, the reason for the sale, and if it was part of a factory recall. If so, you will want to know if the designated work was performed.

Remember, add-on options installed in a car are just a few more things that can go wrong.

Flaws are much easier to spot in a bright light, daytime is the best time to shop for a used car.

GOING ON COMPUTER

The *Consumer Contact* mailing list has been placed on computer. If your address has changed please let us know so that you can continue to receive this publication. Write to:

Consumer Contact,
Box 99,
Ottawa/Hull,
K1N 8P9



Car Body

The inside of the car should show no signs of heavy wear and abuse, and stains near the door and windows may indicate leaks.

The paint should be smooth and even in colour — ripples or bubbles may indicate rust or body repairs after an accident. A small magnet will verify body repairs . . . a magnet clings to metal but not to filler.

A door that is hard to close may only need adjusting — but it might also mean a bent frame. It is wise to test all the doors and windows.

The tires, even the spare, which is usually in the poorest condition, should have even tread wear. Uneven tread wear indicates poor wheel alignment, bent steering mechanism or a bent frame.

If the wheels move too easily from side to side the car could have a faulty steering mechanism, worn ball joints or bearings.

Under The Hood

If you want your car to run smoothly without costly repairs, you can't afford to ignore what's going on beneath the hood.

Low fluid levels in the battery indicate neglect, a leak in the battery or a malfunction of the alternator. And you should check underneath the car for fluid leaks from any source — radiator, oil, transmission fluid, air conditioner, etc.

It is a good idea to start the car, let it idle, and make sure the lights, horn, flashers, wipers, heater, fan, radio and all power-operated equipment work properly. A ticking sound emanating from the valve cover, may mean that a valve adjustment is needed. A "knocking" sound indicates more serious engine trouble.

If the car has an automatic transmission, the fluid level should be checked while the engine is running.

Driving Test

When you take a used car for a driving test, a companion should watch the car from behind as you drive away. If the car seems crooked, or if the wheels seem out of line or wobbly, chances are the frame's been badly bent in an accident.

The car should be driven in all gears, including reverse during the test drive. An automatic transmission should not slip and the changeovers should be smooth. A manual transmission should not slip, grab, or chatter, the gears should be smooth and easy to operate, and the synchromesh should work smoothly when down-shifting.

The test drive should be fairly long (about 15 miles) and cover a variety of road surfaces at different speeds. When driving over a bumpy road, listen for unusual noises or squeaks. If the car gives an usually bumpy ride, and you have difficulty in controlling it, this indicates worn shock absorbers.

On a clear stretch of road with no other traffic, you could take the car up to 40 mph and brake firmly although not hard enough to lock the brakes. If the car pulls to one side, the steering alignment may be faulty, the brake seal may need replacing, the brakes on one side may be faulty, or the tire pressure may be low. If, after repetition of the test several times in succession, the brake pedal sinks to the floor, the master brake cylinder may leak, the brakes may need bleeding, or there may be a hole in the brake lines.

If pumping the brake corrects the problem, the brake line probably only needs bleeding . . . and

that's pretty inexpensive. Squealing drum brakes usually mean that the linings are worn and need replacing.

The steering of a car around sharp and wide corners at various speeds should be responsive and accurate. Difficulty in controlling the car indicates worn shock absorbers, bent steering mechanism, or low tire pressure. The steering wheel should not have more than one inch of play.

If, when you accelerate rapidly, then coast, then accelerate again, a puff of blue smoke emanates from the exhaust, the engine probably needs new piston rings which can be expensive.

The dashboard gauges or indicator lights (many north american cars only have the latter) should come on only when you first start the car, and should go off immediately. If the lights flicker or come on at any time during the test drive, (e.g. the oil light or the temperature light), the car could have serious problems.

Garage Test

If after driving the car, you still want to purchase it, it's a worth-while investment to have an independent garage or mechanic appraise it and point out potential problems. This will cost about \$30. The appraiser should examine the condition of the engine, transmission, drive train, steering and body. His appraisal should include: compression check of all cylinders; examination of spark plugs; check of points and distributor cap; check of wheel bearings, ball joints, brake lines, brake pads/drums, and seals; check for rust on undercarriage and frame; check frame for weldings or other signs of accident damage; check exhaust system for rusty spots and leaks; check steering mechanism, suspension, shock absorbers, and wheel alignment.

You will want a written estimate of the work needed on the car, and even though it may need a few minor repairs you may still find it is a good buy.

If so, may you get many thousands, happy and trouble-free miles out of that car that is "new to you".

A PENNY EARNED

Ever have that sick feeling that a penny earned is a penny spent . . . and on what? That your paycheck just seems to disappear into thin air every month and you can't seem to make ends meet?

Well, a budget or, in other words, a spending plan, will help you to see just where your money goes, and how to retain it for your specific needs.

Better value for your money is the goal of the budget game, and the strategy is quite simple. It's tailored to your needs and your income. But first you must determine just what those needs are. Some may be quite long-ranged, such as buying a home, and others may be short-ranged, such as that Persian Lamb coat you soon hope to own.

However, you'll never know how close to reality either of those dreams are, unless you can estimate just how much money you have. Bread and butter income, that fixed amount that members of the family get regularly, should be considered first . . . wages, salaries, pensions, allowances, etc. The trimmings, such as interest from savings accounts and bonds, dividends from stocks, rents, gifts, etc., are considered last.

If your earnings are irregular, you could base your estimate on previous income and current prospects. Or if your income fluctuates sharply — as for seasonal workers, farmers, etc., you can make two estimates, indicating the smallest and largest figures

that can reasonably be expected. The heartbreak of this is that you must plan initially on the basis of the low income figure.

Then comes the shocker... the estimate of expenses. Records of family spending can help you decide whether to continue your present pattern of spending or to make changes. You may find you have to cut out shopping sprees, the over-use of credit, and, heavens, yes, even those unnecessary bargains.

Establishing a budget is no small feat, and it may help to work at one section at a time, putting satisfactory figures into a spending plan... ready for a trial run.

At the end of the trial, compare the amount spent with the amount you planned to spend. If the two

figures don't jive, it's up to you to decide why and to make alterations in your spending patterns or in your budget. A budget may have to be worked and re-worked before it fits your needs.

And you may find too that in the process of budget-making, you will become more consumer-conscious... more interested in: adequate diets at low or moderate costs; methods of storing and preparing foods; durability of clothes and fabrics; the value of comparative price and quality shopping; the difference between cash and credit prices and credit charges for installment plans, budget accounts and long-term contracts.

And in the end, that penny earned may become a penny saved, or a penny spent wisely.

Sample Budget

MONTHLY SPENDING PLAN AND SPENDING RECORD

	ACTUAL AMOUNT SPENT			
	ESTIMATE	JANUARY	FEBRUARY	MARCH
FOOD				
At home				
Outside				
HOUSING				
Mortgage, taxes or rent				
Fuel				
Repairs, insurance				
Utilities				
Cleaning supplies				
Furnishings				
CLOTHING				
Purchases				
Repairs, cleaning				
TRANSPORTATION				
Car expense				
Car depreciation fund				
Other fares				
MEDICAL CARE				
PERSONAL CARE				
Haircuts, sets				
Toiletries				
EDUCATION FUND				
ADVANCEMENT				
Periodicals				
TV set, upkeep				
Other recreation				
Gifts, contributions				
ALLOWANCES, MISCELLANEOUS				
LIFE INSURANCE				
SAVINGS, REVOLVING FUND				

ACCIDENTS DO HAPPEN

Accidents can and do happen everywhere — yes, even in the bathtub.

Falls, burns, electrocutions, and drownings are the four most serious types of bathtub and shower accidents, and their tragedy is further enhanced by the fact that, with a little care, they are largely avoidable.

Falls and Cuts

Can you imagine anything more slippery than soapy water on a smooth non-porous surface?

But a suction cup rubber mat or rough surfaced adhesive strips on the tub or shower floor will make footing more secure, and falls less likely to occur.

Less likely, but as we said before: accidents DO happen. So all accessories, such as towel racks and curtain rods, should be securely mounted and free of sharp edges. And at least two grab bars should be mounted at different heights on the wall beside the bathtub and one in every shower stall to help break any falls that may occur.

Legislation on glass shower doors and bathtub enclosures (which became effective January 1, 1974) specifies that the glass must meet the Safety Glass Regulations under the Hazardous Products Act. Safety Glass covers laminated glass, tempered glass and wired glass, which must pass testing under the Safety Glass Regulations. If you want a copy of these regulations write: The Consumer

Box 99
Ottawa/Hull
K1N 8P9

Burns

That modern day miracle, the hot water tap, can spell DANGER — the danger of burns — for those who can't quickly respond to emergencies.

A small child, for example, left alone in the bathroom, could turn on a hot water faucet or fall into a tub of hot water.

Water should always be tested before bathing, and a faucet that mixes hot and cold water is recommended. A thermostat and pressure regulator will also help prevent hot water burn accidents.

Electrocutions

Water and electricity do not mix — except of course in a potentially deadly combination.

Electrical appliances should be kept away from the bathing area... and that means ALL electrical appliances, including hair dryers and sun lamps.

Electrical fixtures or appliances should never be touched with wet hands, or while a person is in the bathtub or standing on a damp floor.

Drownings

Two inches of water is more than is needed for a person to drown. And people do drown in bathtubs.

That's one good reason never to leave a small child unattended, even for a minute, in the bath.

A close watch should also be kept on the elderly and the physically and mentally handicapped, while they are bathing, and in fact, an overly long bath by any member of the family is worth investigating.

In the case of any bathtub or shower emergency, easy and quick access to the bathroom could save a life, because accidents do happen and being prepared is our best defence.

AS NUTRITIOUS AS A OR B OR C

Anyone who has struggled through the educational system, understands the significance of an A or a B or a C on a report card.

But who would ever dream of meeting those same ABC's on the supermarket shelf?

Many agricultural products are sold according to standards or grades, which are set by the federal government under the Canada Agricultural Products Standards Act, the Canada Dairy Products Act and the Maple Products Industry Act.

Butter, skim milk powder, honey and maple syrup bear a grade classification, but only the top grade is generally available to consumers.

Not so with eggs, poultry, fresh fruits and vegetables, and processed fruits and vegetables. Two or more grades are sometimes available at the retail level. And what a boon this can be for consumers!

We can purchase the lower grades of these products at a cheaper price while still obtaining a wholesome and nutritious product, even though it may not be as tasty or esthetically appealing as the higher grade.

Utility grade poultry, for example, may not look as delectable roasted as Grades A or B because it may have missing parts or skin tears. But it is equal in nutritional quality to the higher grades.

Grade A poultry, for that matter, though it is more filled out or fleshy than Grade B poultry and has a better covering of fat, is no more nutritious.

Veal, hog, lamb and mutton carcasses are also graded, but this is done only to facilitate trade at the wholesale level. Beef grades also appear at the retail level, but are most important when buying carcasses or wholesale cuts.

More than 100 inspectors of the Department of Consumer and Corporate Affairs, ensure that the products sold to consumers meet the grade at the retail level while either provincial or federal inspectors of the Department of Consumer and Corporate Affairs, ensure that the products sold to consumers meet the grade at the retail level while either provincial or federal inspectors ensure that the standards are met at the producer level.

MORE ABOUT WILLS

In the Summer 1975 issue of *Consumer Contact* we carried a story entitled "Why You Should Make A Will". The formalities required for wills vary from province to province and we could not include the details of all methods of making wills in every province.

The idea behind the story was to encourage readers' interest in making a will and from the correspondence we have received it would appear we were successful. Some of you have asked us for further details as to making wills. Since wills come under provincial law, we can only suggest that if you would like more detailed information you might wish to contact a lawyer.

(In Quebec a notary could also advise you.)

Thanks for reading the story and for thinking about making a will. We certainly believe it is a good idea.

consumer CONTACT

BICYCLING



When the world's top athletes gather in Montreal this summer, we'll be able to view either in person or on TV, healthy trim figures personifying the benefits of keeping fit.

And from our spectator status, our thoughts might wander to the joys of "participation".

What better way than to haul out that old bike from the basement, and participate in a sport that has been rapidly increasing in popularity among Canadians.

But wait a minute . . . better take another look at that old bike. In 1974, 169 Canadians died in cycling accidents, six fewer than in 1973.* Statistics like these, even with modest improvement demonstrate that a bicycle is not a toy; it demands the healthy respect accorded other vehicles for safety's sake.

The major accident patterns associated with bicycles are: loss of control; mechanical and structural problems; entanglement of a person's hand, feet or clothing in the bicycle; foot slippage from the pedal, or collision with another vehicle.

Loss of control occurs because of difficulty in braking; riding too large a bike; riding double on

banana seats, rear fenders, handlebars, or the cross-bar on a man's bike; doing stunts; or striking a rut, bump, or other obstacle.

*Statistics provided by the Canada Safety Council

The most common mechanical and structural problems are brake failure, wobbling or disengagement of the wheel or steering mechanism; difficulty in shifting gears; chain slippage; pedals falling off and spoke breakage.

The federal government is working with the Canadian Standards Association to protect people from design problems which could lead to injuries while riding a bicycle, but there are certain precautions buyers and riders of bikes can take on their own.

Selecting a bicycle

A bicycle should fit the rider . . . even if the rider is a child. It may seem cheaper to buy a bike the rider will "grow into", but that would sacrifice safety on the altar of economics.

When purchasing a touring or lightweight bike, the ball of one foot should be able to touch the ground while you are sitting with the other foot on the pedal. The handlebars should be far enough forward



so that the rider can pull against them while pedalling uphill.

Hand and foot brakes should give fast and easy stops without instability or jamming.

Plastic pedals can be slippery, and a safer choice would be rubber-treated pedals or metal pedals with serrated rat-trap edges or with firmly attached toe clips.

A boy's bicycle should not have gear controls or other protruding attachments mounted on the crossbar, nor should a bike have any protruding bolts or sharp points and edges, especially the fenders.

The wheels and pedals of the bike should spin easily without wobbling and the handlebars should turn smoothly. The tire valves should point straight to the centre of the wheel and the spokes should be of uniform tightness.

When shopping for a used bicycle, check for wrinkled paint where the metal tubing meets. This could be a sign that a bent frame has been straightened.

Using the bicycle

A bicycle is not exempt from any of the traffic laws and signals that apply to automobiles... and because a bicycle is a more fragile mode of transportation particular respect must be afforded these. Here are a few safety hints:

- don't ride double or attempt stunts
- ride near the curb in the same direction as traffic
- find alternative routes away from heavy traffic
- walk your bike across busy intersections and left-turn corners
- avoid biking in wet weather as much as possible
- attach retro-reflective trim to clothing or wear reflective vests and jackets, for increased visibility in the dark
- front-back flashlights can also be strapped to your legs and arms
- tape retro-reflective tape to the fenders, handlebars, chain guards, and wheel sidewalls to make your vehicle recognizable as a bicycle
- avoid loose clothing or long coats that can catch on pedals or wheels
- leg clips or bands keep pant legs from tangling in the chain
- avoid crossing raised sewer grates.

Maintaining the bicycle

Regular maintenance is essential for safe riding. Even regular wear and tear will take its toll on any vehicle.

Complicated work should be done by an experienced repairman, but the rider can do the simpler tasks.

The bicycle should be checked regularly to see that the brakes are tightened, the tires are properly inflated, all screws are tightened, the chain guard is effective, the lights are in working condition, all moving parts are cleaned and lightly oiled, and any missing, damaged or worn parts are replaced.

And with a vehicle in which you have full confidence, may you join the thousands of Canadians who will be biking their way to physical fitness this summer.

BODY CELSIUS

Well, by now we know we can bask in the sun at 25°C, and we can't make ice cubes unless our freezer registers at least 0°C.

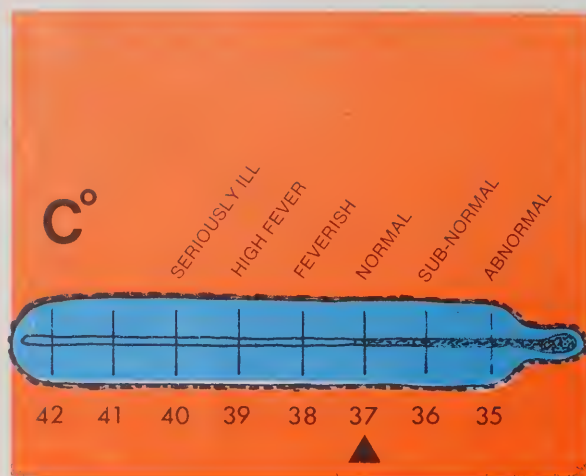
But will we be able to tell just how sick we are

even though we don't need a thermometer to tell us when we're not feeling well?

How many of us know that our normal body temperature is 37°C? Now that doesn't mean everyone's temperature will always be 37°C, as body temperature depends on individuals, pulse rate, temperament and time of day.

If your temperature reaches 38.5°C, you may want to call a doctor. Above that you'll be feeling sick with a high fever, and should it reach 40°C, indications are that you are very seriously ill.

As Canada moves closer and closer to full adoption of the metric system, it is essential to understand body Celsius. A metric thermometer is a good investment as it will retain its usefulness. But as with the traditional thermometer, it is important for the sake of accuracy to keep the Celsius one inserted in the body for four minutes before withdrawing it.



DUAL DECLARATION

Which is heavier: a pound of iron, or 454 grams (g) of feathers?

That answer may be a little easier now that the packages of both the iron and the feathers, must declare the net contents in both traditional and metric units.

Under the Consumer Packaging and Labelling Act, content declarations must be stated on labels in metric units, and unless exempted, in traditional units as well.

Dual declaration of net quantity was established to give consumers a prime opportunity to understand the relationship of the metric unit to the one they've been using. But this provision under the act will be applicable for only a limited period of time.

If consumers use the time to become familiar with the metric measure, they will know whether the new metric standard package costs the same, more, or less than their last purchase.

When a former one pound (454 g) package is standardized to 500 g and the weight shown only in metric units, it does not take a mathematician to calculate that a 25% price increase, for instance, is too much for the additional 46 g.

As more and more packages appear in sizes in round metric figures, i.e. 250 g, 500 g, 1 kg, shoppers familiar with the relationship between the traditional and metric units, will be the wise consumers.

Now, about that 454 g of iron and that pound of feathers...

INGREDIENT LISTING

Let's face it. Prepackaged food products have been a boon to busy consumers in a busy work-a-day world.

And now, as of March 1, 1976, most prepackaged foods come with the list of ingredients set out on the product label for all to see.

The bilingual listing of ingredients, required under Food and Drugs Act regulations, will be either in descending order of their proportion by weight or expressed as a percentage in terms of weight. However, certain ingredients may be shown at the end of the list of ingredients in any order. These include products such as spices, seasonings, natural and artificial flavours, food additives, vitamins and minerals.

Ingredients which may be present in varying proportions, exchanged or deleted on a day-to-day basis because of their availability or price, may be indicated on the label in this way: "May contain Ingredient A or Ingredient B".

Single ingredient foods such as sugar will have no designated list of ingredients other than mandatory common name, i.e., "sugar".

Exceptions to the ingredient listing requirements will include alcoholic beverages, vinegar, products packaged from bulk on retail premises and prepackaged individual portions of food sold in restaurants such as butter pats, honey, jams, relish and ketchup.

Consumers can use the ingredient listing to ensure that the product they buy is indeed the product they want.

Buyers on medically restricted diets, people of certain religious persuasions, and hundreds of thousands of allergy victims will now know exactly what is in the product they are buying.

Shoppers can look for foods that contain fewer or more ingredients. Canned tomatoes, for example, are available with or without added vegetables and seasonings.

They can identify products that require other ingredients in preparation and those which are complete and ready-to-use in themselves.

Different individuals and different families have different needs and different wants. Through ingredient listing each can be sure they are buying exactly what they want.

MONEY BUYS MONEY



The biggest expenditure most Canadians will make in their lifetimes is not their homes, but the money they borrow to purchase their homes.

Most of us do not have the cash to purchase a home outright, so we finance it with one or more mortgage loans. And a mortgage is nothing more — and nothing less — than a fancy IOU with a clause that if you default on the loan, the lender may sell your house to get his money back. In other words, the lender can foreclose on the mortgage.

A borrower should understand all the terms of the mortgage, particularly any provisions that relate to renewal fee, pre-payment of the mortgage, legal fees and expenses, penalties and charges, including the terms of foreclosure in the event that payments are not made as agreed. Sometimes a supplementary agreement included with a mortgage, will require you to keep the house in reasonable repair and to obtain the permission of the lender before making changes or renovations to the home.

Most mortgages today are written for a term that is shorter than the time it will take to pay off the mortgage. While the length of the term may vary, it is

usually for five years. Today, however, a few mortgages are being written with one-year terms. A mortgage with a five-year term and a 25-year amortization (repayment) time, will be renewed at the end of the term for another five-year term at the then current interest rates.

If the borrower finds the arrangement unsuitable, he may seek a mortgage elsewhere, or pay off the entire balance.

A very small number of mortgages are written without a fixed interest rate — the rate fluctuates with the changes in the interest rate of the lending institution. The mortgage may be written so that the interest rate may be changed monthly, bi-monthly, semi-annually, etc.

Formerly, when the term of the mortgage was the same as the amortization period, the interest rate remained the same for the whole term. Such a mortgage is extremely rare today, but you may be fortunate enough to assume one acquired several years ago.

The three main types of mortgages available today are: the conventional, the high ratio and an NHA.

Conventional Mortgages

The borrower may borrow up to 75% of the property value at an interest rate which is current in his community. Although no maximum loan amount is prescribed by law, most lenders set limits on the amount they will lend to any one individual. Interest rates vary from lender to lender too, so it's wise to shop around. Conventional mortgages are usually written with an amortization period of between 25 and 30 years.

High Ratio Mortgage Loans

Some private lending institutions will lend up to 90-95% of the property value, but the borrower will have to pay a mortgage insurance premium fee, which may be about 1% of the loan. The interest rate may also vary from those offered for conventional mortgages, so it is wise to compare interest rates between the high ratio mortgage and the conventional one, as well as comparing the rates of different lenders. The borrower may find that a second mortgage is an alternative to a high ratio mortgage.

NHA Mortgages

NHA mortgages are made under the terms and conditions of the National Housing Act, and the interest rates are usually lower than those on other mortgages, although they are set by the lending institution. The borrower must pay a mortgage insurance premium of usually $\frac{7}{8}\%$ to 1%, which goes into a fund set up to pay the losses of lenders when mortgages go into default and are foreclosed. The amortization period of an NHA mortgage is usually 25 years but can last as long as 40 years.

NHA mortgages are available through chartered banks and other approved lending institutions. In certain circumstances, where mortgage money is not available through usual sources, Central Mortgage and Housing Corporation will give an NHA mortgage directly. For a list of approved lenders in your area, or for pamphlets on NHA mortgages, write to:

Central Mortgage and Housing Corporation,
National Head Office, Montreal Road,
Ottawa, Ontario.
K1A 0P7

Some potential home buyers, however, may find they do not have the money for the initial down payment, so they must look at a second mortgage: a mortgage on property where a first or prior mortgage already exists. In the event of foreclosure, the holder of the second mortgage cannot collect until the first mortgage holder has been paid. This has obvious implications: since the second lender's risk is greater, the interest rate is usually higher.

Second mortgages are usually written for a shorter amortization period (three to 10 years), and are only available in limited amounts of money. For this reason it is sometimes cheaper to obtain both a first mortgage and a second mortgage.

Take for example, a \$40,000 first mortgage at 10% amortized over 25 years, which will cost the borrower accumulated interest charges of \$67,300.

Now compare with a \$25,000 first mortgage at 10% amortized over 25 years, plus a \$15,000 second mortgage at 14% over 10 years, which will cost the borrower accumulated interest charges on the two mortgages of about \$54,616. That's about \$12,700 less than in the first case, and the reason is the shorter amortization period on the second mortgage.

The borrower in the second case, however, will have to pay much higher monthly payments in the first 10 years, and it is not always wise to expend your budget to the absolute limit, without allowing for emergency situations.

Many people prefer to take out a large long term first mortgage, and make principal prepayment at the end of each term, thus significantly reducing the total amount of interest paid on the mortgage.

The amount of the mortgage available to you is a major consideration, and is dependent on many things, including your salary and monetary obligations. One of the principal factors in determining how large a mortgage you can get is your Gross/Debt Ratio, or the ratio of yearly principal, interest, and estimated taxes to your yearly gross income. Usually a portion of your spouse's salary (about 20%) is allowed in this calculation. And for NHA mortgages your principal interest and taxes cannot exceed 30% of your gross income.

For example: An individual has \$20,000 gross annual income, and he is applying for a \$40,000 mortgage at 12%. Annual mortgage payments plus \$800 taxes per year would come to \$5,753.12, or the gross/debt ratio would equal 28.8%—less than 30%, so therefore, acceptable.

And he has consumer debts amounting to annual payments of \$1,800. So his annual debt would be \$5,753.12 plus \$1,800.00 for a total of \$7,553.12, which is 37.7% of his gross income. Because his total debt ratio would be less than 40%, if he has a reasonable job history and credit rating, his application for a mortgage would probably be accepted.

But if the same individual, earning the same salary and applying for the same mortgage had consumer debts of \$4,020 a year, his total debt ratio would go up to 48.8%, and his application would probably be refused.

Or if he had the same consumer debt as in the first instance, but earned \$5,000 less a year, he would still probably be refused a mortgage, because the estimated principal, interest and taxes would result in a gross/debt ratio of 38.3% and the total debt ratio would be 50.3% — too high.

If a borrower is able to obtain a mortgage and has sufficient funds for a down payment, there are still those closing costs: lawyer's fees, tax adjustments, etc.

Another important consideration when entering into an agreement such as a mortgage, is the type of ownership.

A couple may want to purchase a home together, and the lawyer drawing up the legal papers for the purchase, will enter the individuals as joint tenants or tenants-in-common.

While both terms give the couple co-ownership of the home, it is important that the individuals understand the legal distinctions of the terms.

If the home is held in joint-tenancy, and one of the tenants dies, the house automatically becomes the property of the other tenant. If however, the home is held by tenants-in-common, in the event of death, his or her share becomes part of the deceased's estate.

A lawyer can explain the implications of co-ownership more fully. In Quebec, where provincial law differs from that of most other provinces, a notary can explain the situation.

Careful research, planning and shopping, when searching for a mortgage can prevent much financial hardship and heartbreak.

consumer CONTACT

Two in one

Readers should note that, in the interests of economy, this Consumer Contact combines the June and July issues.

WIND AND RAIN AND . . .



The "great-outdoors bug" is biting more and more of us each year and we've taken to the woods (not to mention the backyards) on tenting expeditions.

But even while we're enjoying the fresh summer air, we should keep in mind that those fabric huts that shelter us from wind, rain and the chilly night air, will not shelter us from flame.

The gruesome fact is that tests have shown children's cotton tents will ignite and burn completely within a few minutes — and more than 80 per cent of tents are cotton.

Tests also show that paraffin treatment, used to make some tents waterproof, actually can increase their flammability.

Although flame retardant tents, identified by labels certifying the fabrics meet a flammability standard, are available, even their fabrics can burn if exposed to open flame.

These chemically-treated tents, however, although more expensive, are a wise investment in safety. There is no way to home-treat a tent to make it more flame retardant.

Product Safety officials of the Department of Consumer and Corporate Affairs are now studying tent flammability to regulate these items within the purview of the Hazardous Products Act.

These regulations are only in the planning stage, however, and in the meantime tenters can't afford to be lulled into a false sense of security, because strict adherence to fire safety rules is the only sure protection against tent fires and camping tragedies.

A tent is no place for a candle or match, and even campfires should be built several yards downwind. Campfires, and indeed any flame source should be thoroughly extinguished before campers bed down for the night.



Gasoline and kerosene should never be stored in or near a tent, and these flammable liquids should be stored in tightly-capped safety cans and kept away from children.

Charcoal-burning barbecues should also be kept away from tents, and should never be brought inside because of the danger of carbon monoxide poisoning in sealed areas.

Extra care should be taken when using electricity and lighting in or near tents. When using heaters keep them well away from walls, sleeping bags, pillows, camping chairs, in fact all contents of the tent.

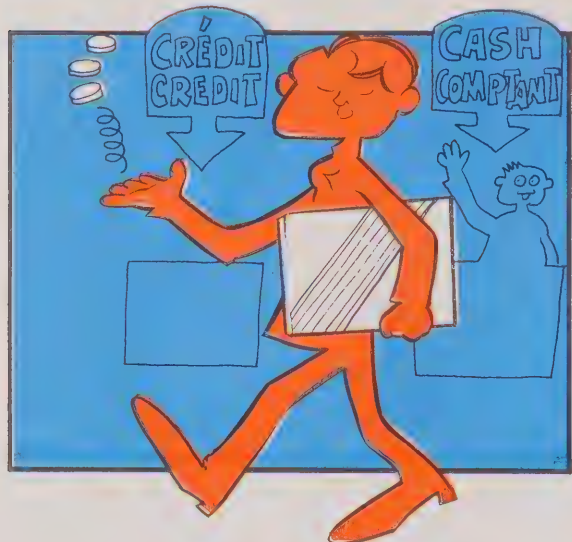
If possible, purchase tents with two exits — or with a window sufficiently large to serve as a second exit. It is also a good idea to have a sharp instrument within the tent. In case a fire obstructs the only exit, it can be used to cut out an exit in the walls.

A fire extinguisher is a must in every camper's equipment, for it could well be a lifesaver.

All fire laws, ordinances and regulations should be strictly observed.

A little extra caution is an item well worth taking on any camping trip — whether it be the backyard or the open woods variety.

CASH DISCOUNTS



If you pay cash instead of using a credit card, you could be saving the retailer as much as five per cent of the purchase price of an article, because the credit card company may charge the retailer this much for the credit card service.

Until recently, agreements between credit card companies and subscribing merchants typically contained a clause requiring the merchants to sell goods to credit card users at the same prices as those applying to cash transactions. This had been interpreted by some merchants as meaning that they could not give discounts for cash.

Stage I of the Combines Investigation Act amendments included a provision making it illegal for a credit card company to use its contracts to discourage a price reduction by a merchant. Retailers should now be free of any doubt that they may

pass on the savings to cash customers. But, they are unlikely to begin giving cash discounts unless the customers ask for them and the more people who ask, the sooner it will become a fact of today's retailing.

So if you are purchasing a big ticket item with cash, the merchant may well be willing to pass on to you some part of what he will save.

FUNERAL FRAUDS

It is sad to think that a bereaved family must be concerned with consumer frauds, but it is at just such a time that some ghouls choose to cash in on others' sorrow.

Obituary notices in the newspapers give the unscrupulous enough information to know exactly where and when to make their move.

A COD package addressed to the deceased may be delivered to the home of the bereaved. Usually the payment will be reasonably small (under \$10). Once the package is paid for and the delivery person leaves, it is discovered that the parcel is empty.

Before any money is exchanged, it is wise to insist on opening any package for the deceased in the presence of the delivery person. If this is denied, then simply refuse the package.

Another favourite of these tricksters is to come to the home with a COD Bible which they say the deceased had ordered. Unless they can prove the Bible really was ordered, it should also be refused.

The obituary notice itself is sometimes clipped from the paper, encased in plastic and sent unsolicited to the bereaved family... with a small bill and a notice attached. The notice says in effect, pay up or return. While this practice is not illegal, under provincial legislation unsolicited mail does not have to be paid for or returned.

Obituary notices usually list the times of prayers and funerals as well as the names of the survivors, so that potential thieves know when a particular house will, in all likelihood, be empty.

It is wise to leave someone at home during services, so that thieves will be discouraged from entering.

When a family is struck with a sense of loss, it can be very vulnerable to these types of frauds. A funeral director can help you with the wording of an obituary to avoid some of these dangers.

"NOT FREE OF CHARGE"

The Consumers Association of Canada has asked Consumer Contact to inform its readers that a booklet entitled "Easy Metric... All you need to know about metric conversion" which was recently promoted in the press, is available for \$1 per copy, and not free of charge as many people have inferred from the newspaper article. The booklet is a reprint of a 24-page section in the April issue of Canadian Consumer, the bi-monthly magazine of the CAC, and is available for \$1 by writing to: CAC Metric Booklet, Consumers Association of Canada, Room 801, 251 Laurier Ave., West, Ottawa, Ontario, K1P 5Z7.

SWIMMING SAFETY



Every year thousands of Canadians are installing backyard swimming pools.

And, in sultry summer weather, during a long day at the office or a hard day around the house, what could be more pleasant than to look forward to a cool dip in the backyard swimming pool?

But, invigorating as a swim can be, home swimming pools present certain hazards unless special precautions are taken.

In North America every year, thousands of children and adults are treated for injuries associated with both above-ground and in-ground swimming pools and a number of people have drowned in home swimming pools.

The major accident patterns are:

- falling on slippery walkways, decks, diving boards or ladders
- striking the bottom or sides of the pool while diving or sliding
- drowning while swimming alone or without adult supervision
- striking protruding water pipes, ladders or other objects in the pool

In 1969 a requirement for ground-fault detectors, in and around swimming pools, was included in the Canadian Electrical Code to prevent the danger of electrical shock from ground fault currents. These detectors, which interrupt even a slight flow of fault current in milli seconds, are required on outlets within the confines of the pool walls or within 10 feet of the walls and not suitably separated from the pool by means of a barrier. They are also required on any built-in equipment such as flood lights or a filter system.

The construction of the pool and the surrounding area is important to the safety of its users.

Non-slip materials on the deck, diving boards and ladders should be used... but if these are not

cleaned regularly, water will collect and algae will begin to grow making them slippery. The steps of ladders should be at least three inches deep.

Sudden drops in the depth of the pool should be avoided and safe diving areas should be indicated with a different colour on the pool bottom as well as by painted numbers at the edge of the pool indicating the water depth at various points.

All water pipes should be flush with the walls and the bottom of the pool.

Electrical systems should be installed by licensed electricians and in accordance with recognized standards for safety published by the Canadian Standards Association (CSA).

There should be sufficient lighting so that people can see the pool area at night, and if the pool is used at night, underwater lights should illuminate it.

Electrical equipment should be checked regularly for compliance with local codes and electrical appliances should be kept away from the pool because of the potential electrical shock hazard.

The fence surrounding all four sides of the pool should not provide direct access to the pool from a house or patio door. Small children could wander out and fall into the pool.

The barrier to the pool should be difficult to climb, and the gates should be self-closing and secured with a lock.

Most municipalities have regulations for safe pool construction and these should be checked thoroughly.

A pool's maintenance is equally as important as its construction when it comes to safety.

The fence should be kept in good repair and nothing should be kept outside the wall which will enable a child to climb over and gain entrance to the pool area.

But good quality, safe construction and maintenance is only half the battle. Safety practices while the pool is in use is the other half.

The pool should never be used unless there is competent adult supervision, and no one, adult or child, should be allowed to swim alone.

Diving boards should not be used in pools with inadequate depths. Although the recommended depth is 8½ feet, the method and skill of the diver is really what determines the safe depth. When diving, the individual should go straight off the end of the board.

Although standards for water depths under slides have not been established, a slide should never be put in the shallow end of the pool where a person sliding head-first could hit the bottom and be seriously injured. When sliding it's much wiser to use the "sitting down, legs first" position.

A safety float line should be placed across the pool where the bottom slope begins to deepen (approximately at the five-foot level).

Essential rescue devices and first aid equipment should be handy at the pool... a floatable shepherd's crook could be especially useful.

It is not a safe practice to swim immediately after eating or taking drugs and other medications.

Running, pushing or rough playing are not games for in or around the pool.

Swimming is fun and good exercise. With safe construction, good maintenance and adherence to safety rules, a backyard pool can make those sweltering days in summer a little cooler and a little happier.

CONSUMER CREDIT



Our society has moved a long way from the old adage: "Neither a borrower nor a lender be."

Over the past few decades consumer credit has become more than just a household word, and to many of us it has become a household necessity. Credit is the way to spread the cost of the things you buy over time, while keeping the payments on each payment date at a level you can afford.

Through cash loans, or sales or purchase credit on time payment plans, consumers can finance expenditures for personal goods or services.

Cash loans, available through banks, credit unions, small loan companies or life insurance companies, can be used to purchase new goods or to consolidate existing debts. These include instalment loans and single payment loans granted on the basis of signature and character or on collateral.

Sales or purchase credit usually takes the form of charge accounts, instalment purchase accounts, revolving purchase accounts and credit card plans.

Credit buying gives the consumer the immediate use of articles or services and allows him to consider better quality goods than those which he could purchase with cash-on-hand.

Consumer credit can also help out in times of temporary and unexpected financial emergencies.

All is not a bed of roses, however... but if a consumer believes so he must keep in mind that roses have thorns.

The ease of obtaining consumer credit has led to increased spending and impulse buying. Comparison shopping is sometimes eliminated as the consumer becomes accustomed to dealing with a particular dealer on a credit basis, or the habitual use of a revolving credit account locks him into dealing with one store.

Credit is a service, and like most services it costs money... credit purchases, over a period of time, are much more costly than cash purchases. As an example: if you took a \$1,200 loan for 24 months at an effective rate of 14% per year, you

would make 24 monthly payments of \$57.15 each, for a total of \$1,371.60. The credit charge on the \$1,200 would be \$171.60: if you took a \$1,200 loan for 24 months at an effective rate of 24% per year, you would make 24 monthly payments of \$62.08 each for a total of \$1,489.92. The credit charge on the \$1,200 would be \$289.92. Both these credit charges represent lost purchasing power.

The use of credit also limits the use of future income and if credit requires collateral, then default of payment can result in the loss of valuables.

Like other services, credit is only valuable when used sensibly.

Finance charges vary widely depending upon the credit rating of the applicant, the institution from which one borrows, the term over which the credit is to be repaid, and the nature of the goods or other security provided, so it is wise to compare credit plans. And, don't forget, most times it is cheaper to borrow elsewhere and pay the retailer in cash.

Because credit costs money, the consumer should find out all the costs of the credit including insurance and such other costs as those for delivery and installation. Any amount which you would not have paid, had you paid in cash, must be considered part of the cost of credit.

Credit should be planned wisely to avoid impulse buying and the entire transaction should be understood before any commitment is made.

The terms of the credit contract should be read and understood before the contract is signed. A blank agreement form should never be signed, and the consumer should always obtain a copy of the agreement before taking delivery of the merchandise or accepting money on loan. If a substantial sum of money is involved, it is wise to consult a lawyer.

All verbal warranties or other representations should appear in the agreement or they may not be binding to the seller.

It is important that any promissory note (or cheque post-dated before 30 days) be marked "Consumer Purchase." Then, if the note is assigned to a third person, that person will have no more right to collect payment than the seller would if the seller does not keep his part of the bargain.

Satisfaction with the goods received should be well established before signing anything. For example, if you are having work done in your home, do not sign a "completion certificate" unless the work has been completed to YOUR satisfaction.

When buying on credit, it is wise to make the largest down payment possible in order to keep the balance which requires financing to a minimum. Credit is therefore limited to the smaller amount needed, allowing some leeway for unforeseen emergencies.

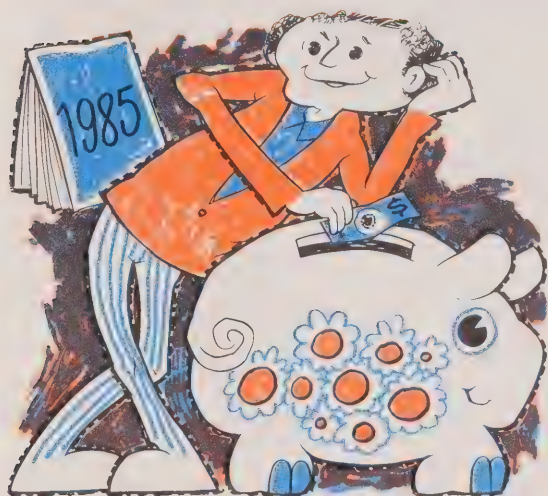
And if a consumer keeps the payment period as short as possible, interest payments will amount to less. But payments should be made promptly to avoid additional charges, and the lender should be informed if payment will be late.

Most provinces have legislation providing for a proportionate refund of the cost of borrowing if a loan is paid earlier than the contract requires... in other words, the consumer is entitled to a rebate of prepaid interest for the period the loan funds were not used by him.

The wonderful world of easy credit also has its miseries. If, however, credit is handled responsibly that old adage may never come back to haunt us.

consumer CONTACT

PAY NOW; ENJOY LATER



It's just about tax time and legitimate tax deductions are fair game.

The Income Tax Act allows Canadians to add to their retirement income and save on taxes at the same time. By contributing to a Registered Retirement Savings Plan you may defer paying taxes on those contributions made during a high income period (such as now) to what may be a lower income period (retirement). Consumers may invest in these plans in order to save money for their retirement and defer payment of income tax on the money contributed to the plan.

However, there are certain limits to the amount of your contributions to a RRSP that can be deducted for tax purposes, and these are based on your "earned income". "Earned income", as explained in the 1975 tax guide, may be determined by calculating one's total income and subtracting Unemployment Insurance benefits, investment income, taxable family allowances, taxable capital gains, and payments under an income averaging annuity contract. This is further reduced by Unemployment Insurance premiums; annual union, professional or like dues; and allowable legal expenses of an employee. The 1975 tax guide also explains how to calculate the amount of your contributions that you can deduct in calculating your net income for tax purposes.

For example, if you're self-employed or employed with a company that does not have a pension plan, you can contribute 20 per cent of your annual

earned income or \$4,000 per year, whichever is less. If you are employed and your employer has a pension plan but you are not a member, and as long as your employer does not make contributions in respect of your employment for that year, you can contribute 20 per cent of your earned income or \$4,000 whichever is less.

On the other hand, if you are a member of a pension plan to which your employer does make a contribution in respect of your employment for that year, your contribution to a RRSP may not exceed the lesser of 20 per cent of your earned income or \$2,500 minus your own contributions to your employer's pension plan for both current and past services. And finally, if you are a member of a pension plan to which your employer does contribute in respect of your employment for that year, but to which you do not contribute, you can contribute to a RRSP 20 per cent of your earned income or \$2,500 whichever is less.

However, when the money comes out of the plan it's all taxable even if for some reason you have not been able to claim a tax deduction for all of the contributions you made to the plan.

More than 200 Registered Retirement Savings Plans are available from authorized issuers such as banks, insurance companies, trust companies and certain investment companies. The problem is finding a plan which suits your particular needs, income, life style and expectations.

There is no necessity to part with one hard-earned penny until you have found such a plan. Shop around and consider the reputation of the institutions as well as the details of the various plans.

For contributions to be counted as a deduction on your 1975 income tax return the plan may be purchased during 1975 or within the first 60 days of 1976. Contributions made in the 60 day period at the beginning of any year must be claimed as a deduction in the previous year, before any portion of the contribution may be deducted in the year of actual payment.

Your District Taxation Office may be contacted in person or by telephone (Zenith 0-4000 — no direct charge — for out-of-town consumers) for:

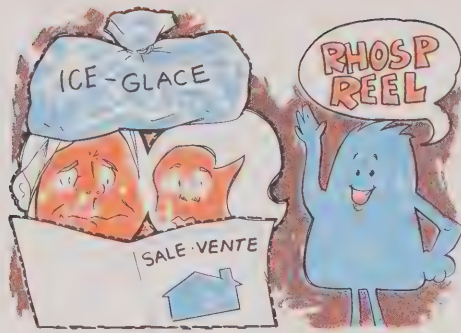
- detailed information concerning income tax implications of RRSP's.
- a free copy of Revenue Canada's booklet entitled "Registered Retirement Savings Plans".

Another free booklet also entitled, "Registered Retirement Savings Plans" is available from the local branch of the Bank of Montreal, or by writing:

Public Relations Department
Bank of Montreal
P.O. Box 6002
Montreal, Québec
H3C 3B1



HOME-SAVINGS



Novices in the housing market might find the saving and search for a new home a traumatic experience.

Saving is not an easy process for most of us. But there is a helpmate any home-buyer should not overlook that can make the burden of saving money a little lighter.

The Registered Home Ownership Savings Plan (RHOSP) was set up by the federal government in 1975 to help taxpayers buy a home and purchase specific furnishings.

There are only a few qualifications you must meet to be able to take advantage of the plan.

You may participate: if you are 18 or older; if you do not own any real property in Canada which has been lived in for any length of time during the year by you or anyone else; and if you have not participated in any other Registered Home Ownership Savings Plan.

RHOSP participants may deposit up to \$1,000 a year into the plan and claim this amount as a deduction when computing income for tax purposes. But the total contributions for all years must not exceed \$10,000.

If these savings and the interest accumulated on them are used to buy a home which you will occupy, or furnishings such as major appliances and furniture for your owner-occupied home, you will never have to pay income tax on the money. In the case of a married couple with two separate plans, one plan can be used to buy an owner-occupied home and the other RHOSP to buy furnishings for the owner-occupied home of the spouse.

It's important to remember when completing your tax return that you cannot deduct more than \$1,000 of contributions in one year under any circumstances. Any contributions in excess of that limit together with any amounts earned on that excess must be returned to you and you may have to pay income tax on the refund.

Worse, if any such excess amount is not refunded within 120 days after the end of the year, the government can cancel the registration of the plan.

If you are married and both qualify, you and your spouse can each purchase separate RHOSP's. The funds can then be used to buy a house, but the house must be owned jointly to meet the requirement of the Income Tax Act regarding use of the funds to buy an owner-occupied home.

When you have decided to buy your home, you can take the money out at any time but there are important points to remember.

You must take out all the money in one withdrawal and then close the plan. To continue tax-free, the funds must be used to purchase a home and/or home furnishings in the year they are withdrawn or within 60 days after the end of the year.

You may only have one plan in your lifetime. If you have not owned an occupied home at any time in the year up to the date of application you may qualify for an RHOSP.

If you use the money for anything else other than the purchase of a home you will occupy, or for the furnishings for your home or that of your spouse, it will be counted as income for tax purposes. But if the RHOSP funds are brought into income, tax can be deferred if the funds are rolled into a Registered Retirement Savings Plan for the taxpayer under the Income Tax Act or used to purchase an Income Averaging Annuity Contract.

You may not contribute to the plan the same year that you buy and occupy your home. And if you sell the house, you may not contribute during the year in which the sale took place.

RHOSP's are not hard to find. Banks and trust companies offer the plan and most have pamphlets or brochures which explain details of their plan.

The basic principles are the same everywhere, however, although there may be variations such as minimum contributions, varying interest rates, frequency of interest payments and administration charges.

Some interest rates will be based on savings account rates and others on term deposit rates. But it is wise to check all the details. In some cases, for example, stiffer administration charges might offset the advantages of higher interest rates.

Some typical charges that may be levied are as follows: administration charge of $\frac{3}{4}$ of one per cent a year of your balance; administration charge of $\frac{1}{4}$ of one per cent a year on the value of the account; one per cent of the entire amount of the account at closing, with a minimum charge of \$25; or a \$10 set-up fee.

RHOSP's combined with other government programs such as the Assisted Home Ownership Program (AHOP), which tries to provide lower mortgage payments for moderately-priced housing, can help meet some of the difficulties in finding a suitable home at a fair price.

A new housing initiative by the Canada Ministry of State for Urban Affairs is also seeking to increase the number of moderate and low-priced homes.

Details on RHOSP's and how they work can be obtained from district taxation offices, or by writing: Information Services, Revenue Canada, 875 Heron Road, Ottawa, Ont. K1A 0L8

for their tax information pamphlet entitled, "Registered Home Owners Saving Plans."

INVIGORATED COMPETITION

Well, it's been a long time coming, but it's finally here.

Bill C-2, the first stage in Canada's new competition policy passed third reading in the House of Commons in mid-October, received Royal Assent on December 15 and became a part of the law of the land, with one exception, when it was proclaimed on January 1.

The single exception involves the prohibition of price fixing in the service sector of the market place. Proclamation of this amendment will be delayed until July 1 in order to give those who supply services to the public, the opportunity to bring their practices into conformity with the law.

This ambitious piece of legislation will help restore public confidence in the private enterprise system, principally by protecting the public interest in competition, but also by promoting honesty in the market place.

Under the previously existing Combines Investigation Act, there was active enforcement of laws prohibiting misleading price comparisons and false statements in advertisements, but experience showed that not all deceptive practices were included such as: false statements in door to door and telephone solicitations; bait and switch selling; double ticketing and sale above advertised price; pyramid sales or referral selling; and disclosure of hidden conditions in promotional contests.

By extending the coverage of the Combines Investigation Act in this area, Bill C-2 makes it a much more effective instrument to deal with these practices and thus ensure that consumers will get better market information and that businessmen will have better protection against unfair competition.

Bill C-2 includes a number of provisions of a kind that have not, up to this point, been a part of Canada's competition law. They are based on the principle that opportunity to enter the market should not be denied to efficient and innovative firms solely because of the leverage that established rivals are able to bring to bear on the strength of their entrenched positions.

The new provisions also seek to protect independent businessmen against unnecessary restrictions to their freedom of choice by powerful suppliers.

Now that Bill C-2 (Stage I in Canada's new competition policy) has become law, work on revisions for Stage II is well underway.

Under Stage II a wide range of possible monopolistic practices will be investigated. Stage I takes us a stride towards preservation of a competitive market place; Stage II dealing with mergers and monopolies, will bring us another step closer.

Canada's revitalized competition policy will foster a sound and progressive private enterprise sector of the economy — a system which work for the good of the consumer and the businessmen alike — a system which is socially responsible.

MINISTER'S MESSAGE

Throughout 1976, the Canadian Government will pursue its anti-inflation activities, inflation being a threat both to the consumer and the businessman. In order to succeed, all Canadians, from the Pacific coast to Labrador, must co-operate. We are counting on you to help our country reach a stable economic level, allowing citizens to live without the constant fear of what tomorrow may bring.

I would like to express the wish, that all Canadians rediscover the economic stability they once knew.

Sincerely,
André Ouellet
Minister of Consumer
and Corporate Affairs

NO! YOU DIDN'T MISS AN ISSUE

In keeping with the federal government's announced policy of reducing expenditures wherever possible, the January and February 1976 issues of Consumer Contact have been combined in this Winter 1976 edition. The next issue of Consumer Contact you receive will be dated March 1976.

KIDS AND CLOTHES

"Haven't you noticed how David has shot up over the winter . . . and Jenny, my, hasn't she sprouted?"

Friends and relatives can marvel at your children's rapid growth, but you have the worry of keeping them in clothes and yourself out of the poorhouse while doing it.

Clothing children is not an easy task. Their clothes must provide safety, comfort, freedom-of-movement, protection from severe weather, room for growth and ease of care . . . a tall order for small garments.

A child is the best model of his prospective outfit, and while he is displaying it parents have a golden opportunity to examine its design, its fit, its growth features, its workmanship and its care requirements.

Such an outfit should have adequate fullness where needed for movement (seat, armholes, pant legs and crotch), and elastic inserts to hold it in place and ensure fit where fullness is not desirable. Remember, adjustable or stretchable straps and waistlines provide comfort, better fit and easy movement.

Each clothing article should be studied for safety since parents would not want their child's clothes to be potentially hazardous. For example, light and bright outdoor wear is easier for drivers to see at night; hats and hoods on raincoats and snowsuits should not hamper a child's vision; and trims on clothes should be made of safe materials and placed where they will not constrict a child's movements.

If for some reason a child cannot try on a garment before it is purchased, the Canada Standard Size system will help ensure a proper fit. This sizing system for children's clothing, bases size standards on the build and body measurements of the child, and not on his or her age. A CSS measurement table is available by writing to "The Consumer", Box 99, Ottawa/Hull, K1N 8P9.

Unfortunately, children outgrow their clothing very quickly, but one can save a little wear and tear on the family budget by being on the lookout for growth features in clothes.

A few of these are: adjustable shoulder straps; undefined waistlines; seams wide enough to withstand strain and permit alterations; elastic inserts; and sleeveless, raglan or kimono style sleeves.

Children, busy from the time they waken until the time they lay their tousled heads on the pillow at night, are hard on their clothes.

Quality construction will keep clothes in one piece longer: reinforcements at points of strain (knees, armholes, seams, pocket edges); smooth, flat, properly finished seams; smooth openings with firmly attached closures; zippers that are properly inserted and easily operated; trims and decorations that do not add to care problems; generous fabric allowances

for seams, pleats, and lapels; designs that are accurately matched at seams, and encased elastic or an elastic of a smooth non-binding quality.

But when all is said and done, children still grow and they grow fast. A pair of slacks bought last month won't fit two months from now. Or so it seems.

It's also important that children's clothing should be easy to care for. Not only will it save time and energy, but it will cut down on wardrobe needs.

The fabric should be preferably pre-shrunk and the garment sturdily constructed to withstand washing. What is more disappointing than to see that sweet yellow dress, a present from Aunt Annie, come out after one wash as a shrunken rag?

And the colour of the fabric and trim should not run. Otherwise that same yellow dress with perhaps a blue trim may end up being a dress of one ugly shade of green.

Garments with a permanent-press finish, those which can be easily thrown in the washer and the dryer; and those with a soil resistant or soil-release finish, make a parent's job all that much easier.

Care labelling symbols, attached by many clothing manufacturers, will tell you how to get the best results for your children's clothes when laundering. For a free leaflet, entitled "For Your Laundry Area", describing the department's care labelling program, write to: "The Consumer", Box 99, Ottawa/Hull, K1N 8P9.

And Mom and Dad, don't get discouraged. Your kids are growing so fast that soon they'll be old enough to take care of their own clothing problems.

FRUSTRATING BREAKDOWNS



Imagine the shiver that would run up and down your spine at the sound of a needle dragging heavily across your favourite record... or the let down in missing your favourite television show because the picture just wouldn't stand still.

Electronic entertainment equipment provides many happy relaxed hours in Canadian homes, and when a breakdown does occur, there are some pretty disappointed faces around the house.

So at the point of purchase, you want to be sure of the maintenance and servicing of your machine.

The terms of the guarantee, both the coverage and the limitations, are immensely important because service and repairs will be based on them. For example: regular inspections may be required; work may have to be performed by an authorized service depot; the registration or warranty card may have to be mailed to the manufacturer or dealer; only certain parts may be guaranteed; labour costs, shipping and transportation charges may or may not be included; and the duration of each section of the warranty may be limited.

Filling in the warranty card will allow the manufacturer to locate the consumer in the event that a safety defect is found in the product.

Many manufacturers and dealers now sell "service contracts" to consumers. These maintenance agreements cover parts and/or labour which either are not covered in the guarantee or which can be used after expiration of the warranty period. If you decide to buy the contract, you should understand exactly what is covered, to what extent, for how long and whom you must see to have the service performed.

It's always a good idea to keep a record of the delivery and installation date of your machine, together with all receipts, tags, warranties, labels and other printed materials.

And before operating any equipment, it's a matter of safety that all wires should be properly connected. It is dangerous to connect more than 1600 watts to any one electrical circuit, and this can be easily checked as the appliance will have the wattage rating stamped on it.

All major appliances should be electrically grounded, but if you are unsure that yours are, an expert can set your mind at ease.

If your electronic entertainment equipment is maintained with care in the home, there is less likelihood of major repairs and servicing. Abuse, however, will probably cost you money.

Everyone who is going to use the equipment should be familiar with its operation. The owner's manual, that fountain of knowledge about the care of the machine, will soon become indispensable for maintenance purposes. If you misplace yours, don't worry. You can always order another.

However, warning signs in the case of intricate systems, are not to be ignored. If something seems amiss, it's the wise owner who has the problem checked immediately, either at the specified location if the machine is under warranty, or at an outlet of his choice if the warranty has expired.

Your search for a new service outlet should lead you to friends and relatives and to the Better Business Bureau. Even after a thorough check on an outlet's reputation, you may want to test it on a minor repair before having that outlet do a major job.

An estimate of the cost, while it is just that — an estimate — should be obtained in writing for comparison shopping purposes.

Although service calls are generally more expensive than repairs done in the shop, damage to the machine could result in transport. To avoid arguments in the case of such damages, it is wise to note in writing the visual condition of the machine as it left your home.

A description of the symptoms will help the repair man in his diagnosis; but it is he, and not you, who should make the diagnosis. After all, that's what you're paying him for... the diagnosis and the cure.

Service outlets should, upon request, give full explanation of the work performed and return old parts that have been replaced. Your bill should be itemized and legible.

As soon as the machine is home again, it is a good idea to test it for performance. If you are unhappy with its operation, you should return it to the same service outlet for checking. The original outlet will not accept responsibility if you go to a second shop.

It is also wise to keep a record of servicing, work performed, dates and charges on your machine.

With proper care and servicing, you should never have to worry about frustrating breakdowns when you use your electronic equipment.

